

From: William Mokry, Austin, TX
Subject: Electronic Fund Transfers

Comments:

Feb 9, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks are stealing off the backs of the poor and middle-income classes. Please put a stop to this predatory banking practice and make it an opt-in service with full Truth-in-Lending disclosed upfront.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mr. William Mokry
Austin, TX 78748-3977