

From: Michael P. Powers, Pikeville, TN

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I haven't had a check bounce in over 2 years now, mostly because I started to keep a record of my checking, credit card, and other finances on a spreadsheet...I do however think that a bank should contact a person about such things as overdraft charges and such...I also believe the government should let some of those same banks tank...To get rid of the bad ones! With the possibility of the higher ups going to jail if it is found out that they were not on the up and up...

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

Sincerely,

Mr. Michael P. Powers
Pikeville, TN 37367-5666