

From: Daniel Somers, Lockport, IL
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think it is deplorable, IF NOT CRIMINAL, to charge these overdraft amounts especially in these challenging times and in light of the fact that this same industry caused the problems we have. They are literally driving a stake in the heart of a wounded person trying to survive in world of con games and greed.

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

Sincerely,

Mr. Daniel Somers
Lockport, IL 60441-6205