

From: Reverend Samuel Johnson, Lakemont, GA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks have been overcharging for their services for over 60 years. We trust them with our money and if we make an error in figuring our balance on our checking account they charge an unreasonable fee. If they make an error, it's just an error and they just say, "We're sorry." It is time that this situation is corrected. "What's fair for the goose is fair for the gander!"

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

Sincerely,

Reverend Samuel Johnson
Lakemont, GA 30552-2920