

From: Walter McKenzie, White Springs, FL
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

How would you want to be treated by your "friendly neighborhood bank"? Like a customer, or like a sucker is born every minute and you are it?

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

Sincerely,

Mr. Walter McKenzie
White Springs, FL 32096-0400