

From: Oliver Morris, Wallingford, CT

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been charged hundreds of dollars just in the last year by my bank, due to a miscalculation or automatic withdrawal that led to an overdraft. Then the overdraft charge causes further overdrafts and more charges. It seems like a system that is in place to benefit the banks only.

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

Sincerely,

Mr. Oliver Morris
Wallingford, CT 06492-3818