

From: Xavier Matesanz, River Forest, IL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Dear Gentlemen,

Just a brief note to add my name to the list of individuals requesting a fair and responsible financial treatment of regular bank customers. You gentlemen are elected to protect the rights of the citizens of our great country and not permit the pernicious disregard and greed that has tainted our banking system deeply over the past few years. Banks should discuss and obtain permission from customers before subjectively burdening clients with egregious charges.

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

Sincerely,

Mr. Xavier Matesanz
River Forest, IL 60305-1426