

From: Arnold Sidney, Escondido, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Dear Decision Maker,

Hoping that you can and will do something to rectify this situation. Hopefully, you will think of your family members as a stimulus in treating this time sensitive matter as an urgent one. Maybe they've been victimized by these tactics already as I am sure mine have. I thank you and hope you're successful in your efforts.

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

Sincerely,

Mr. Arnold Sidney
Escondido, CA 92025-7944