From: Robert Brennan, Chapel Hill, NC

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

THis should be a fair, standard policy. Banks are to used to charging usury-level rates only loan sharks used to get, now their fees are far too excessive. Charging high fees to their customers seems unjustifiable to me and a gimmicky, fundamentally unsound way to make a quick buck off their customers

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

Sincerely,

Mr. Robert Brennan
Chapel Hill, NC 27517-4030