

From: Robert Ronish, Great Falls, MT
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

It seems to me the Banks are making their own rules as they go along. The rules are couched in the Banks favor and the customer can go pound sand. If the Banks can no longer play the game fair and with good business ethics, then saddle them with all constraints needed to stop them!!

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 Ronish
Great Falls, MT 59401-2919