

From: Charles Molling, Livingston, TX
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Time to stop the banks from perpetually screwing widows and orphans,
their well-deserved reputation.

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

Sincerely,

Mr. Charles Molling
Livingston, TX 77399-1041