

From: Richard Roy, Colchester, VT

Subject: Electronic Fund Transfers

Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

I seldom require overdraft protection, but I certainly want to know up-front the fees for such protection and want the choice of whether or not to have the protection at the stipulated cost.

Banks should make no charge to anyone's account without full, up-front, clear, and in large-bold-letters information about the prospective charge and the customer's agreement that the charge should be made.

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

Sincerely,

Mr. Richard Roy
Colchester, VT 05446-7463