

From: Brian Darley, Seattle, WA  
Subject: Electronic Fund Transfers

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Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

We need to be able to trust our banking institutions again. Huge fees have eroded that trust. Reasonable standards will help restore trust.

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

Sincerely,

Mr. Brian Darley  
Seattle, WA 98109-3306