

From: Tandy Sturgeon, Ludington, MI

Subject: Electronic Fund Transfers

Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

While the coverage provided by banks is appreciated, the exorbitant fees signal the banks inherent greed and vindictiveness against their most valuable commodity, 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,

Dr. Tandy Sturgeon
Ludington, MI 49431-1664