

From: Philip Emore, Simpsonville, SC  
Subject: Electronic Fund Transfers

---

Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

I know that you must agree that your constituents, all Americans for that matter, deserve the opportunity to let their feelings be known before being gored for profit in this manner.

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

Sincerely,

Mr. Philip Emore  
Simpsonville, SC 29681-5141