

From: John McGuire Sr., Corona, NY

Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am a senior citizen and retired. My bank WASHINGTON MUTUAL (now J.P.MORGAN CHASE) charges my account \$34 on a check for \$50 !!!! That is \$34 less I have to feed myself for the month !!! One month that was the total cost of co-fees for my two medications that I had to do without !!! Please help me to lead a healthier life by enacting rules to my benefit, not the banks.

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

Sincerely,

Mr. John McGuire Sr.
Corona, NY 11368-3008