

From: Paul Desan, Port Jefferson, NY
Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks have all of the advantages in thir relationship with the consumer. We can have fair competition only if there are clear and fair rules.

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

Sincerely,

Dr. Paul Desan
Port Jefferson, NY 11777-1841