

From: Scott Dantonio, Thornton, CO
Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

My family has personally experienced this problem. Being overdrawn by 76 cents and charged \$35 for the overdraft protection.

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

Sincerely,

Mr. Scott Dantonio
Thornton, CO 80241-1402