

From: John Walters, Canton, MI
Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

While banks may be facing difficult times, making up for deficits in their judgements with these charges is outrageous. The fact that they hit those least able to afford it is an additional slap in the face.

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 Walters
Canton, MI 48188-2249