

From: Jared Cornelia, Wilmington, DE  
Subject: Electronic Fund Transfers

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Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a banker and a consumer, I think the best solution is to allow consumers to "opt in" for overdraft services.

This makes much more sense than automatically enrolling every customer in such a program.

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

Sincerely,

Mr. Jared Cornelia  
Wilmington, DE 19804-3505