

From: Doug Brown, Stone Mountain, GA

Subject: Electronic Fund Transfers

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

Greetings:

I do support The Consumers Union advocacy of this issue. Please apply your influence to support improvements for the consumer in your capacity with proper regulations, and decisions. Legitimate account holders must be fully informed, especially during these sensitive economic conditions, before making ATM decisions at anytime. This regulation will provide these services responsibly, at no cost to the consumer. Thank-you very much for your support.

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

Sincerely,

Mr. Doug Brown
Stone Mountain, GA 30087-2959