

From: Nick Colonna, Washoe Valley, NV

Subject: Electronic Fund Transfers

---

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

While the ultimate responsibility for overdraft is mine, I wish to be able to choose if there is an overdraft charge and how much. There are too many organizations now that take liberty with my money. I don't need any more. A contract is a contract when both parties agree to the terms.

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

Sincerely,

Mr. Nick Colonna  
Washoe Valley, NV 89704-9532