

From: Michael Moore, Converse, TX

Subject: Electronic Fund Transfers

Comments:

Feb 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I believe there is too much attention paid to make revenue instead of offering a service to the customer. It's everywhere and the country sure does show it now don't it!!!

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

Sincerely,

Mr. Michael Moore
Converse, TX 78109-3208