

From: Joel Tilson, Tacoma, WA
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I remember a bank in Texas kept charging me for overdrafts even though I had money in my account. I immediately closed my account and filed a complaint. That bank was part of the S&L crisis and went out of business their after. WE need more regulations to protect consumers from these bad banks. Period!

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

Sincerely,

Mr. Joel Tilson
Tacoma, WA 98445-2802