

From: Frederick Olmstead, North Salem, NY
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I feel it's outrageous to be charged huge fees for what is often a small mistake.

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

Sincerely,

Mr. Frederick Olmstead
North Salem, NY 10560-1047