

From: Than Hansen, Forest Hills, NY

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please support sensible fee structures for ATMs and other bank products in the United States. We need more rights as banking consumers, and less rights for the banks to exploit us.

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

Sincerely,

Mr. Than Hansen
Forest Hills, NY 11375-5001