

From: Dante Cortez, Novato, CA
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think it's outlandish to charge 29.00 dollars for .25 cents
insufficient funds and to add to the topping of our taxes that is
bailing out these banks. It's crazy if you ask me.

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

Sincerely,

Mr. Dante Cortez
Novato, CA 94947-4719