

From: Patrick Vigil, Albuquerque, NM

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

It's time to support the citizen, taxpayer, public who are giving billions to business, corporations and the banking industry. We should get some protection in return.

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

Sincerely,

Mr. Patrick Vigil
Albuquerque, NM 87120-3004