

From: Wythe Wilson, Mt Pleasant, SC

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks need more regulation. stop these fee's for atm, that we never had before. it is bad enough that the banks are raising credit card apr's, even after they promised congree they wouldn't. who is regulating the banks. surely not mr. frank or dodd

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

Sincerely,

Mr. Wythe Wilson
Mt Pleasant, SC 29464-5042