

From: Michael Stapleton, Lingle, WY

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

The bank purposely allows ATM overdrafts because it is a 8 billion dollar business,The technology to check for an overdraft has been around for years but they purposely take advantage of their customers. Please stop this consumer ripoffm
Michael P Stapleton

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

Sincerely,

Mr. Michael Stapleton
Lingle, WY 82223-0264