

From: Warren Huckabey, Ontario, CA

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Just the wrong type of manipulative tactics that keep two working students, such as my wife and I, from seeing the light at the end of the financial tunnel. . .

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

Sincerely,

Mr. Warren Huckabey
Ontario, CA 91761-0935