

From: Stephen Hlavaty, Glendale, CA
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I believe it is unfair for banks, in this day and age and with the technology available, to cover any overdrafts I may have with outrageous fees. It is clear that this is a way for them to make additional money at the consumer's expense. I feel that the consumer should have the choice here and not the banks.

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

Sincerely,

Mr. Stephen Hlavaty
Glendale, CA 91208-2607