From: Maxwell Azizieh, Hurst, TX

Subject: Electronic Fund Transfers

Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees are nothing more than a abnk"s way of legally stealling consumers money. If a person"s bank account runs out of money, the bank should not be approving any form additional transactions. With all the bail out money the government is sending these banks, there is no reason why I should be getting hit with over draft fees. How can the bank pay out on an account where the person doesn"t have enough if the bank itself can"t pay it"s own bills.

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

Sincerely,

Mr. Maxwell Azizieh Hurst, TX 76053-2529