From: Jason Victor, NY

Subject: Electronic Fund Transfers

Comments:

Mar 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please just refuse the charge and eliminate these awful overdraft fees.

I know it makes you money, which is good, really, but for others, it"s, well, less good. Imagine your kids had different folks and they had this happen to them. Or if you had a different job and it happened to you. Then you wouldn"t be so quick to implement this.

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

Sincerely,

Mr. Jason Victor NY