

From: Trip Kirk, Tarpon Springs, FL
Subject: Electronic Fund Transfers

Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

For years we have let the banks set the rules and look where that got them. It is time to make them realize that the customers are first, not the banks. With the pain that many people are feeling from the economic situation, the last thing they need is an overdraft.

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

Sincerely,

Mr. Trip Kirk
Tarpon Springs, FL 34689-3505