

From: Mark Leeson, Orwigsburg, PA
Subject: Electronic Fund Transfers

Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

Reasonable overdraft fees, especially for small amounts should be set by law. Pegging rates to prime,libor, money market or other benchmark rate makes sense. Allowing banks to gouge the public for limited, small overdrafts is wrong.

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

Sincerely,

Mr. Mark Leeson
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