From: Alexander Gunn, CT

Subject: Electronic Fund Transfers

Comments:

Mar 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

I object to ATM and overdraft fees at my bank. They already have the use of my money; the additional fees seem confiscatory. Can this not be regulated out of existence?

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

Sincerely,

Dr. Alexander Gunn CT