

From: Brendan Manowski, CA  
Subject: Electronic Fund Transfers

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Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a recent victim of excessive overdraft fees I feel that this bill would be a great aid in protecting both consumer's rights and money from predatory corporate banking policy. Overdraft fees are akin to kicking the consumer when they're down and I would wholeheartedly support either more regulation of overdraft fees, or at the very least a mandatory choice.

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

Sincerely,

Mr. Brendan Manowski  
CA