

From: Paul Arons, WA  
Subject: Electronic Fund Transfers

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Comments:

Mar 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Things started to go wrong when banks went from making money on loans and investments, to making money on consumer fees. The idea that it could be legal for a bank to charge you \$29 or \$39 dollars for a \$2.00 overdraft is be a symptom of the pervasive greed that has brought us to our economic knees.

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

Sincerely,

Mr. Paul Arons  
WA