

From: Robert Gilliland, Bellingham, WA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks make \$17.5 billion annually in overdraft fees. The FRB needs to stop banks from charging you fees for an overdraft service I didn't sign up for.

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

Sincerely,

Mr. Robert Gilliland
Bellingham, WA 98228-2134