

From: Mr. David Kearse
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

As the victim of large overdraft charges from Wamu, even when I've added money to my account as quickly as possible on the same day an overdraft has been posted (before bank closing hours), I wish to protest the banks' greed in this practice and demand protection.

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

Sincerely,

Mr. David Kearse