

From: Brent Gilliland, Torrance,, CA

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The financial collapse has illustrated the need for FEDERAL oversight and regulation of our banking industry that gives the everyday average American some kind of fair playing field. I have been \$100 to death with overdraft protection. How is it that banks have the ability to do all your daily debits prior to deposits. Also when using online banking you can't make an instant transfer of funds from your checking account straight to the credit/ overdraft card that was issued by that Bank? It may be legal, but it's not ethical and it's still robbery.

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

Sincerely,

Mr. Brent Gilliland  
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