

From: Alvaro Fajardo
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

No doubt, I am one of Millions of Americans that gets financially raped by our banking system every year. I am tiered of paying \$35 in overdraft charges because of a \$2 cup of coffee. As absurd as it may sound, \$37 for a cup of coffee is happening every day to people across the country.

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

Sincerely,

Mr. Alvaro Fajardo