

From: Eric Gearman, Columbia, SC
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

In these times where many families and individuals are suffering from income issues, whether due to paycuts or unemployment, it does not make sense for banks to have the only say in determining overdraft fees and creating new fees without the consumer being able to opt out.

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

Sincerely,

Mr. Eric Gearman
Columbia, SC 29205-4147