

From: Mr. Columbia, Baton Rouge, LA
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I want banks to stop "complimentary" overdraft services and instead choose opt-in.

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

Sincerely,

Mr. Columbia
Baton Rouge, LA 70809-1011