

From: David Lay, Des Moines, IA
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been ripped off many times thanks to overdraft fees, in part due to banks changing the order in which transactions are processed. I feel this is done solely to squeeze more money from customers.

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 Lay
Des Moines, IA 50312-4124