

From: Ryan Cardone, Largo, FL
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

For years financial institutions have been colluding in the use of tactics that unfairly tax their customers for acts that they did not intend to commit. They've driven their business by tweaking process that allow for collecting the maximum amount of fees possible from the people who make their business work. We want this to stop.

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

Sincerely,

Mr. Ryan Cardone
Largo, FL 33770-4254