From: Peter Wolford

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am very sad that banking fees have become profit centers for the banks and not a true reflection of moneies needed to help out "customers".

I would hope you might later go after the high interest fees associated with credit cards.

For now I guess I only have the hope of this one action being rectified.

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

Sincerely,

Mr. Peter Wolford Kula, HI 96790-8490