

From: Otto Gunther, Marietta, GA
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks have proven that they only care about their profits and not those of their clients. Without help for the honest consumer, excessive fees designed to nickle and dime (or \$35 a pop realistically) further squeeze money unjustly from those of us just trying to stay afloat.

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

Sincerely,

Mr. Otto Gunther
Marietta, GA 30062-5453