

From: Roger Horn, Clarion, PA  
Subject: Electronic Fund Transfers

---

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

The wretched practices of banks anent overdraft "protecton"  
are so obvious a ploy for charging unneeded fees that they are galling.

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

Sincerely,

Mr. Roger Horn  
Clarion, PA 16214-1603