From: Vernon Green, Orangevale, CA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

If it is such a great deal for the consumer (automatic overdraft fees) why are the banks (loansharks) fighting so hard to keep things the way they are?

Vg

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

Sincerely,

Mr. Vernon Green Orangevale, CA 95662-5436