

From: Paul Salois, Redmond, WA

Subject: Electronic Fund Transfers

Comments:

Feb 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

We would be very wise to give the American Consumer all the latitude we can in what "services" we pay for and what we don't. After all Consumers are the lifeblood of our economy and we should respect this role by reducing and or eliminating excessive charges and financial abuse by these financial institutions that have recently run amok.

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

Sincerely,

Mr. Paul Salois
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