

From: Mark Moore, Madisonville, LA

Subject: Electronic Fund Transfers

Comments:

Feb 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please write legislation for "we the people", not the bank lobbyists. The current overdraft system makes no sense. I should have a choice as a consumer.

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

Sincerely,

Mr. Mark Moore
Madisonville, LA 70447-9125