From: Rick Weiss, Round Lake Beach, IL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

This has been issue FOR YEARS!!!!!!!!! The banks will gladly give you a few dollars and charge excessively!!!!! AND WE BAIL THESE BANKERS OUT FOR BEING SHORT SIGHTED IN THEIR GREED??????????

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

Sincerely,

Mr. Rick Weiss Round Lake Beach, IL 60073-1894