

From: Daniel Donahue, Troy, MI  
Subject: Electronic Fund Transfers

---

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

In a political era where transparency and accountability are promised, I am asking that those promises be held for all areas of banking that affect consumers, especially fee's which, in my opinion, have gotten out of control in the banking industry.

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

Sincerely,

Mr.  
Troy, MI 48083-1534