

From: John Galczynski, Smyrna, GA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I agree. Optional Overdraft fee service opt-in brings customer confidence in a banking system now overdue. Perhaps, a plan "b" banking system where customers can do business without Federal Reserve Bank Oversight to consumer personal and business finance should be considered, especially after the government regulations restrict options. This could be implemented by consumers immediately without having to wait for a law to take effect. Then the Antitrust laws of the United States would not be circumvented by the 1913 law which brought the Federal Reserve Banking System into existence by paying Woodrow Wilson's campaign expenses running for President of the United States.

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

Sincerely,

Mr. John Galczynski
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