From: Luke Sresovich

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

All overdraft fees are to high. banking is ripping off customers of billions of dollars. Cost to customer should be in line with their cost.

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

Sincerely,

Mr. Luke Sresovich Cedar Key, FL 32625