

From: Micheal Moore  
Subject: Electronic Fund Transfers

---

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank overdrafts can dig a deep financial hole that is almost impossible to get out of. My son recently received one and has had to make two months of double payments to get out from under the whirlwind of charges.

Mike

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

Sincerely,

Mr. Micheal Moore