

From: David Snyder, Newtown Square, PA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Recently I over-drew my account by \$5.00 and I was charged \$35.00 overdraft fees, even though the bank is holding thousands of my dollars in other savings accounts. I find this practice unfair because they never provided me the chance to opt-in to overdraft protection.

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

Sincerely,

Mr. David Snyder
Newtown Square, PA 19073-2236