

From: James Fowler
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was on vacation and had overdraft fees that I knew nothing about. I have also had overdraft fees on the same day my direct paycheck is deposited.

Not Right

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

Sincerely,

Mr. James Fowler