From: Kathryn Milton

Subject: Electronic Fund Transfers

Comments:

Dear Federal Reserve Email Checking Super Executive,

I am writing to say that I, Kathryn Milton, wish the Federal Regulation E: R-1343 to make opting-in to overdraft fees available to the American financial consumer. I want this available on my debit card account and I strongly believe that such an option would allow American consumers to take more control over their finances and give us a tool to stem the current financial crisis we are facing.

- Kathryn Milton

"Bah.. kids these days have it soft.. Why in my day, we had to learn to type eighty words a minute, with our feet, write calligraphy with our eyebrows, spoke only in binary code, and memorize Pi. All of it. For recess, we got to take a break and defy gravity." - Bobcat

Douglas Adams - "I love deadlines. I like the whooshing sound they make as they fly by."