

From: Bryan Dawley, Corvallis, OR
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm deeply concerned about the seemingly unending number of fees we are charged by financial institutions, especially those we are not given the option of using or not using.

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

Sincerely,

Mr. Bryan Dawley
Corvallis, OR 97333-1059