From: Telly Vasiliadis

Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I believe the banks are making money in so many varied ways from its depositors, it is unconsciounable to me that they do it with impunity. I will like to opt out of any overdraft services I dont like to pay for. Please defend our rights to choose as consumers for what we pay.

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

Sincerely,

Mr. Telly Vasiliadis