From: Joshua Armstrong, Greenville, NC

Subject: Electronic Fund Transfers

Comments:

Mar 16, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a taxpayer, bank member and drafted investor in our nations banks, I find myself being nickle-and-dimed to death by the very people who I am invested in.

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

Sincerely,

Mr. Greenville Greenville, NC 27834-0088