

From: Manuel Perez, Woodside, NY

Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks unilaterally change fees and rates, and they actually use procedures that penalize good customers. This needs to change if we are to nurture trust in our financial system.

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

Sincerely,

Mr. Manuel Perez  
3139 56th St  
Woodside, NY 11377-1519