

From: Charles Starrett, Bellevue, WA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks' current behavior is nothing less than deceptive. They need to be forced to be up-front with the information a consumer needs to make an informed choice with his or her money. I may choose to pay a bank for a particular service, or I may not, but I don't want the choice made for me by a bank trying to nickel-and-dime its customers.

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

Sincerely,

Mr. Charles Starrett
Bellevue, WA 98006-5950