

From: James Gibson, Palmyra, VA
Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

THERE ARE ENOUGH MANDATORY CONTROLSON OUR BANKACCOUNTS NOW WE DO NOT NEED MORE. WHAT WE DO NEED ARE REGULATION TO PREVENT REALY STUPID INVESTMENT BYBANKSTHATWE HAVE TOPAYFOR.

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

Sincerely,

Mr. James Gibson
Palmyra, VA 22963-4009