From: Robert Werblin

Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I expect, no, demand the choice to elect overdraft coverage or no to have it. Additionally, I expect it to protect me, rather than charge me more than if I did not have the coverage.

Robert Werblin, M.D.

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

Sincerely,

Dr. Robert Werblin