

From: Kim Jun, Bryn Athyn, PA
Subject: Electronic Fund Transfers

Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been charged these fees when an overdraft was not my fault.
I hope this choice for consumers goes through.

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

Sincerely,

Mr. Kim Jun
Bryn Athyn, PA 19009-0034