

From: Kurk Wagner, Camp Pendleton, CA

Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is a system designed to completely rip-off the consumer. There was a time when the checking account system was not designed to rip-off the account holder. We should return to that system of fairness.

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

Sincerely,

Mr. Kurt Wagner
Camp Pendleton, CA 92055