From: Mr. Patrick Wlliamson, Huntington, WV

Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks must be tightly regulated. they have proven that they will never do the right thing. over and over they gouge and gouge.

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

Sincerely,

Mr. Patrick Williamson Huntington, WV 25705-2431