

From: Gregory Sanville, Escanaba, MI
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks should be totally transparent in all financial decisions and investments. Credit Unions, owned by it's customers, provide a better system by keeping it's investments available to the communities it represents while being totally transparent.

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

Sincerely,

Mr. Gregory Sanville
Escanaba, MI 49829-3354