

From: Thomas Ellis, Memphis, TN

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks seem to have a "think fee not free" attitude. If it were not for the consumer no bank could exist. Does it really cost 30+ dollars to process insufficient fund transactions w/ "overdraft protection"? I believe in making a living, but why bite the hand that feeds you?

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

Sincerely,

Mr. Thomas Ellis
Memphis, TN 38109-6904