

From: Michael Lamadrid, Tracy, CA

Subject: Electronic Fund Transfers

---

Comments:

Mar 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

.I feel ripped off when charged for each small purchase I may make when overdrawn without warning. I can see one daily charge, but being hit for each transaction is ridiculous. Frankly, I feel there has been a terrible lack of oversight, I can no longer trust banking institutions nor the agencies I depend on to watch them. Thank 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. Michael Lamadrid  
Tracy, CA 95376-8934