

From: Wayne Berton, Appleton, WI
Subject: Electronic Fund Transfers

Comments:

Mar 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Stuck with high overdraft fees?

If I take out too much at the ATM, I resent the bank giving me all the money and then charging a fat overdraft fee.

If I charge more than my credit limit, I resent the fat overdraft fees imposed on me.

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

Sincerely,

Mr. Wayne Berton
Appleton, WI 54914-8709