

From: Tom Williams
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I HAD OVERDRAFT PROTECTION AT MY BANK TO THE TUNE OF 500.00 DOLLARS, BUT EVERYTIME A PERSON HAD TO USE THIS PROTECTION THEY WERE CHARGED 25.00 REGARDLESS OF THE OVERDRAFT AMOUNT, THEY EVEN CHARGED ME ONCE FOR THREE INDIVIDUAL ATM SERVICE CHARGES,EVEN THOUGH THE ATM I USED WAS IN THE STAR NETWORK IT WASN'T USED AT THEY'RE BANK.

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

Sincerely,

Mr. Tom Williams