

From: Thomas Kramer  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am tired of banks not showing charges when you check your account online and it show there is money available. You then withdraw money and find out that there are hidden transaction that don't show up when you review your account online. Then the next day the hidden transaction goes through along with your withdrawl and then you are charged has many as 5 overdraft fees in 1 night. This is wrong and must be stopped.

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 Kramer