

From: Jane Birdsong
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Dear Mr. Bernenke:

Stop the abuse of bank customers by disallowing banks to charge overdraft fees for "holds" when a atm debit card is used. Several years ago M&T Bank used this "legal" thievery to, in my opinion, defraud my son of close to \$500 dollars. Needless to say because they "hooked" the little fish (him) the big fish (me) took my business elsewhere. When I called out the bank official her sorry response was "it's legal". Please, protect us from this morally bankrupt but legal theft.

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

Sincerely,

Ms. Jane Birdsong