

From: Katherine Boyd
Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

Dear Federal Reserve Board Director

Yes I want to be contacted first before you let the Banks charge me an Overdraft fee that I am unaware of, when my balance goes down to where the Banks thinks that it should be, the way this Economy is right now you must be accountable for each dollar that is spent I do not like the banks charging all those fees and then they change your account terms when they see it's not in their best interest give me the option to opt-in before any overdraft fees are charged or may be imposed Sincerely,

Katherine Boyd 8600 S Winchester Ave Chicago IL 60620

Sincerely,
Katherine Boyd