

From: Mr. Tony Rahman
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I've been banking with US Bank for over a decade. I have at least 2 active checking accounts at any time which helps me budget better and categorize the bills. However, there had been a few times where the miscellaneous account had fallen short by a few dollars and I've been slapped with almost \$40 each time for each transaction, even within the same day. I had paid the overdraft fees (in hundreds of dollars!) simply from the other account as soon as I found out. This is a complete rip-off and a disservice. I have never been late in bills, and my credit score is superb.

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

Sincerely,

Mr. Tony Rahman