

From: Mr. Robert Hurlbutt
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

If only have \$25.00 in your account - did you know that they total the 3 checks (\$30.00) - look at our balance (\$25.00) conclude that you do not have enough money to pay the 3 checks - and return them all (or pay them all) - but in either event, charge you an overdraft fee for each one?

They should be required to pay all checks that you have the money to cover FIRST and then worry about the ones that may be left over. They have so many ways to scam the customer on fees and overdraft charges that I've been told by several bankers that those fees alone are how they pay their payroll. **THIS IS CERTAINLY A BREACH OF THEIR FIDUCIARY DUTY TO THEIR CUSTOMER!!!!!!**

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

Sincerely,

Mr. Robert Hurlbutt