

From: Roy Watts
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I've been affected adversely by these fees many times in the past and have paid more than a thousand dollars in overdraft fees over the years. The practice of processing larger checks before smaller ones and debits before credits to my account have also hurt me financially. I also believe that other fees have spiraled out of control. For example, I have been charged for cashing a check written from an account at that bank simply because I'm not also an account holder at that bank. Charging fees to cash a check just boggles the mind. Isn't that one of the most basic services a bank has historically offered?

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

Sincerely,

Mr. Roy Watts