

From: Steven Rivkin
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a consumer who has not paid an overdraft fee in a number of years, the rise of overdraft fees for services which are not required is unjust. For the sake of profit of a bank, many consumers are driven to the verge of bankruptcy, with far ranging consequences on the profitability of banks and the general economy. I urge you to reconsider the practice of courtesy overdraft protection, making this practice optional.

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

Sincerely,

Mr. Steven Rivkin