

From: Eduardo Henriquez
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm a costumer of a credit union and they charge us ridiculous fees too (without permission). One day I recieved a charge for overdraft because an automatic payment that was made on a sunday night ?? and the next monday was a holiday (banks closes). I call customer service a week later for an explanation about what happen and they toll me they will removed the charged this time because my good record with them, but if it happen again they won do nothing about it.

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

Sincerely,

Mr. Eduardo Henriquez