

From: Antonio Gonzales  
Subject: Electronic Fund Transfers

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Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have an account that I only use for small purchases ( only about \$xxx is kept there).I had not used this account in a while and didnt realize that I had let it go down to \$xxxx. The bank decided to charge me an \$8.00 "service charge" for not using the account in over a month. So I ended up paying a \$25 dollar overdraft fee. Sort of like a 8.00 "because we can" fee followed by a \$25.00 "kick to the groin" Is it fair to be charged for an overdraft for a charged that originated from the bank? No, it is not! I say let us have the choice!

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

Sincerely,

Mr. Antonio Gonzales