

From: Kevin Bigelow, Long Beach, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks encourage card and checking usage, apparently hoping you'll make a mistake and they'll have to transfer money. What used to be only a small fee is now sometimes \$30 to \$50 dollars. This is the worst kind of opportunism. I don't mind a small fee, but excessive fees are a trap. Please take action to stop these unethical practices now by passing appropriate legislation!

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

Sincerely,

Mr. Kevin Bigelow
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