

From: Gina Coker, Philadelphia, PA

Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

For many years, banks have been ripping off consumers with their credit card practices. It's bad enough that many of them have usurious percentage rates. You would think they would be happy with the amount they make off of us. But oh no! Then they want to hit you over the

head with ATM fees, over-draft fees (even if you have a savings account that they can withdraw the overdraft amount from), and we won't even talk about the madness they get into with checking accounts. You get

charged for each and every check that comes in once you have over-drawn your account. We are human after all, and sometimes make mistakes. I could understand this hardhearted approach with a chronic overdrafter, but when it happens occasionally, that's something else.

Is there any American industry that is not always trying to scam the American people? When will our politicians look out for our best interests?

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

Sincerely,

Mrs. Gina Coker  
Phila, PA 19149-2230