

From: Anthony Profera, Lake Havasu City, AZ  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is time consumer protections were instituted to protect consumers from the near fraudulent practices of the banking industry. Excessive late fees, costly overdraft protection, and other practices are generating millions in revenues for the banking industry. It would be foolish for any legislator to believe that it is not the hope of the banking industry to have their customers incur these fees. Let them earn their revenues from improved products and customer service, not legislative supported permits to steal from their customers!

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

Sincerely,

Mr. Anthony Profera  
2643 Cisco Dr S  
Lake Havasu City, AZ 86403-5155