

From: Robert Bushn, Dripping Springs, TX

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been hit with overdraft fees and would like overdraft protection. These fees are outrageous and unnecessary. I believe the consumer should be penalized based on the amount of the overdraft and the length of time it is left in the overdraft position. Please do what you can, it sounds as though this is an industry or racket in and of it self. With the economy the way it is more people will go hungry.

Sincerely

Ronert Bushn  
Dripping Springs,Tx. 78620

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