

From: T. Logan, Austin, TX
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The fix is in alright - there"s a bank on every corner for us suckers!
Banks have been allowed to run amok with too broad powers of collection, far ouside the laws and rules the the rest of us must abide by. They with hold timely logging in deposits made to accounts to maximize the probability of withdrawal overdraft fees in the same 24 hour period. For young people, strugglin gto get on theri feet, this scam is devastating, to the public in general it is insulting, and is corporate criminal activity. REGULATE BANKS/CREDIT CARDS.

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

Sincerely,

Ms. T. Logan
Austin, TX 78704-8706