

From: Robert Cerello, San Diego, CA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have suffered for years from these criminal practices.

The idea of charging a 20\$ or even 30\$ fee for a one dollar inadvertent error etc. is inherently unlawful and unAmerican.

So is the idea of preferred rates to larger, or richer customers.

Thank you for beginning the process of reining in predatory corporate bank and credit card felons. The reform is decades overdue.

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

Sincerely,

Mr. Robert Cerello
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