

From: Curtiss Stewart, Hurricane, WV

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My son is a single parent, struggling to make ends meet. As such, his bank account balance always hovers near zero. On a couple of occasions in the past he has overdrawn his account by several cents to buy groceries or pay the rent to feed or house his son. The resulting exorbitant overdraft fees beat him even deeper into debt. This brutal but, sadly, currently legal practice literally took food from my grandson's mouth only to line the pockets of bank CEOs and shareholders. What a disgrace!

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

Sincerely,

Mr. Curtiss Stewart
Hurricane, WV 25526-9211