

From: Charles N Culp, Edgewood, MD

Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Most of the credit card companies will do anything to gouge money from the consumers. I once had to pay a total of \$24 on a (literaly) \$1 charge that I did not pay. The \$1 charge was one they added for something I did not ask for. This overdraft protection is another scam to charge for nothing.

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

Sincerely,

Mr. Charles N Culp  
Edgewood, MD 21040-3717