

From: William Kupp, Geneva,, IL  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Regarding the current state of the economy and my recent job loss, I can no longer afford to keep my money in the Bank since overdraft fees have gone through the roof.

To make matters worse, I have found it impossible to sign up for even a mere \$500 in overdraft protection, even though my credit history suggest \$500 worth of overdraft protection is well within my means! I urge you to overhaul the clear and present greed that is responsible for raising overdraft fees 150% over the last 10 years. Such unethically high fees and charges, for just one mistake, continues to eat away at many struggling family"s financial well being, at the worse economic time of our lives. Offering mandatory overdraft protection and/or easier acceptance polices will surely provide the American people some breathing room during this historically unprecedented economic down turn.

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

Sincerely,

Mr. William Kupp  
Geneva, IL 60134-3480