

From: David Sigmon, Atlanta,, GA

Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

While I understand that banks are in the business of serving their shareholders, they depend on the trust of the community they serve. We have little choice but to use them and their products. They are abusive in their treatment of the public who use ATM and credit cards. All of my bank credit card departments are taking unfair advantage of the loose rules governing them. It is hurting me, my family, my friends, and my neighbors. This is happening coast to coast.

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

Sincerely,

Mr. David Sigmon  
2324 Adams Dr NW  
Atlanta, GA 30318-1920