

From: Jonathan Nash, New York, NY

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank, Citibank, just changed its policy on my account so that now I pay an additional \$25 fee whenever an overdraft gets triggered. This, of course, is in addition to the interest charges. To avoid the \$25, I have to transfer the money manually, myself from the overdraft account, right before the check that triggers the overdraft clears. This is another example of a ridiculous policy, making consumers jump through hoops, so banks can gauge fees.

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

Sincerely,

Mr. Jonathan Nash  
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