

From: Josh Conley, Colorado Springs, CO

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am writing to protest the Overdraft Fees and Charges. I too went thru this. I once wrote a check for \$10 for a pizza. Someone took out \$100 to pay the check. I only had \$34. the pizza place profited \$90 on this mistake by the bank. The bank acknowledged someone made a mistake. However, they refused to write a letter that I could copy and send to all the creditors that my checks bounced. When I got my paycheck and deposited, I found the bank took half the check to pay the fees "I" incurred by that mistake. This sent me on a long and arduous journey to fix my credit.

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

Sincerely,

Mr. Josh Conley
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