

From: Adrian Comenzind, Citrus Heights, CA

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I've been completely debilitated by overdraft fees, by two banks! After losing my job I was low on funds and twice I was forced out of banking with these particular banks because they let me take money out that wasn't there, and then charged me for it. I was not able to pay the exorbitant fees and aside from having to set up new accounts with new banks, now my credit is screwed. Now I don't even use a bank. This is a terrible practice and further dissuades me from using money at all. At least the check-cashing places rip you off with your permission.

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

Sincerely,

Mr. Adrian Comenzind  
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