

From: Anthony Young, Baltimore, MD

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Personal banking overdraft fees are absolutely ridiculous and downright unlawful. Something is wrong when I can get approved for and receive a mortgage on two (primary and investment) separate homes with good rates, qualify for a car loan for a good bit of money with a low rate, have 3 credit cards that I pay off monthly and yet get denied for overdraft protection from my bank that I have been banking with for the past six years.

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

Sincerely,

Mr. Anthony Young
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