

From: Nathaniel Ford, Richmond, VA

Subject: Electronic Fund Transfers

Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think it is bad business for the banks to charge such high fees for an overdraft. I have seen when they have charged my son for 2 overdraft payments for less than \$10.00 and charge him \$35.00 each transaction.

They could have paid the lower amounts but they take your account balance and apply it to the highest amount due and then they bounce all the lower dollar amount transactions behind it.

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

Sincerely,

Mr. Nathaniel Ford
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