

From: Robert Hamilton, Cuyahoga Falls, OH

Subject: Electronic Fund Transfers

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Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

Is it not obvious to everyone, that some banks are trying to find new and creative ways to take advantage of their captive customers. Credit card rates that are obscene, and other fees that can push the APR over 50%. I no longer use my debit card for anything other than cash advances. In fact, we have a pin only debit card because of the potential liabilities.

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

Sincerely,

Mr. Robert Hamilton  
Cuyahoga Falls, OH 44221-1266