

From: John Vee, Fullerton, CA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Last year I was charged over \$800 in overdraft fees and other bank fines-- that's more than I make in one week!
But to keep my bank account open?
I'm paying off these charges in monthly payments. And if I miss ONE of these payments?
I'll be on the "Checks System" black list =
not allowed to bank anywhere in the US!
So... Where's my bail-out money?

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

Sincerely,

Mr. john vee
Fullerton, CA 92835-2771