

From: Merius Atangcho, Alpharetta, GA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I would feel absolutely no shame at my debit card being rejected at any checkout, at least not any shame worth \$35, which is what Bank of America charges for every transaction that draws you in the red or further in the red. I never asked for this service and am unable to decline this service. How exactly is it a courtesy when it's mandatory? BofA is using this "courtesy" in a dishonest and unfair manner to rip off consumers.

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

Sincerely,

Mr. Merius Atangcho
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