

From: Regina Chenault, Cincinnati, OH

Subject: Electronic Fund Transfers

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Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am tired of the continue rip off from the banks especially the ATM fees. My family and I are constantly being ripped off for fees that the rules are constantly changing. I have to continueally look for bank that are in my network and then I still receive charges. It appears we are in a no win situation. Furthermore, I have received uncollected fund charges, when a I deposit a local check yet they want to put a hold on it for numerous days, but my written check are processed immediatly something is wrong with this picture.

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

Sincerely,

Mrs. Regina Chenault  
Cincinnati, OH 45231-3310