

From: Robert Bontempo, Cleveland, OH

Subject: Electronic Fund Transfers

Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm being forced into the poor farm or bankruptcy over all the underhanded practices the banks are allowed to force on their customers. Why should the banks be allowed to rob legally? I was late on one credit card and they raised my interest and ad fees to my account every time I turn around. We can't be expected to pay them off if they are allowed to continue the way they are. And all my other accounts raised my interest etc too, simply because I made a small mistake on another card.

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 Bontempo
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