

From: A. Sheppard, Boston, MA
Subject: Electronic Fund Transfers

Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks are charging fees and penalties for everything making the yield on transactions astronomical. They are even the cause of the penalty/fee situation on many occasions (such as letting you take money out of the ATM without warning you that it will cause an overdrawal of your account). They are raping the customers and telling us all to "lean back and enjoy it!" I could get a better deal from the corner leg breaker. Bank of America is the worst and you people are shoveling money at them. Break them up and hold them accountable for all the damage they have done, as well as, the other "institutions". If any individual acted half as egregiously they would be in jail.

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

Sincerely,

Ms. A. Sheppard
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