

From: Ted Bertot, Vanceburg, KY  
Subject: Electronic Fund Transfers

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Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm really tired of being ripped off right and left by banks and credit card companies. I think consumers should always have the right to choose whether or not to complete a transaction that will result in a large fee. And, I think financial institutions should be prohibited from piling one fee on top of another... such as assessing an over-limit fee on an account when the reason the account is over limit is because of fees already assessed.

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

Sincerely,

Mr. Ted Bertot  
Vanceburg, KY 41179-0008