

From: Richard Black, San Ysidro, CA

Subject: Electronic Fund Transfers

Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

Because of a returned check, I was hit with over \$300.00 of bank fees in one week from Wells Fargo Bank. WFB allowed me to unknowingly continue the use my ATM card even though the funds in the account were gone.

This forced me to re-evaluate my decision to have a bank account as it is truly too expensive to have under these circumstances.

My bank never bothered to contact me of the overdrafts as they charged me \$35. per overdraft.

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

Sincerely,

Mr. Richard Black
San Ysidro, CA 92173-3110