

From: Michael McKibben, Cincinnati, OH
Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

One of my sons, who happens to have ADD contributing to a significant organizational skills deficit, has been charged hundreds of dollars over the period of a few years for point of purchase overdrafts for such expensive items as...a pack of gum...a pack of cigarettes...a bottle of soda!

This is ridiculous!

Sincerely,

Michael McKibben
Cincinnati, OH 45244