

From: Kailua Resident, Kailua, HI
Subject: Electronic Fund Transfers

Comments:

Feb 1, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank places a four to six day hold on my deposits, resulting in thousands of dollars taken from my account in overdraft fees. I tried to qualify several times for overdraft protection and was turned down. Who do I contact to try to recover these overdraft fees?

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

Sincerely,

Mr. Jon Sylvester
Kailua, HI 96734-1911