

From: Bridget Kozak, Akron, NY
Subject: Electronic Fund Transfers

Comments:

Feb 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have had negative feelings about any way that the banks communicate fee changes. They seem to add it to your statement in the smallest font available. A separate mailing should be sent if there is a change in fees or account information.

I also think that banks should not be able to charge so much in overdraft fees. There should be a set reasonable amount like \$10. There should also be a rule that it has to at least overdraft the amount of the fee. The banks are making so much money on this scam, yet they need the government to bail them out so they can send their executives on lucrative trips and award them with outrageous bonuses.

The rich keep getting richer, the poor keep getting a free ride and the middle class get nowhere. And we question why the economy is so messed up?

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

Sincerely,

Mrs. Bridget Kozak
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