

From: Lionel Tovar, Fort Worth, TX

Subject: Electronic Fund Transfers

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Comments:

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

Dear Federal Reserve Board Director:

I feel for years the banks have been robbing the poor and hard working citizens of the United States with high bank charges and no one seems to care. I am retired but working again part time and my wife with medical problems still works for now and is barely making it everyday to work. We are raising a grandson and want to make sure he has a chance in life and makes it through school. We are doing everything we possibly can to make that happen. We are now behind on our house pmts and are probably going to lose everything. And the banks take unfair undeserved money out of your account its hard to make it nowadays. I just wish someone in our government would step up to the plate and deal with this urgent matter. Thank You

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

Sincerely,  
Lionel Tovar  
Fort Worth, TX 76114