

From: A. Bialy, Derby, NY
Subject: Electronic Fund Transfers

Comments:

Feb 8, 2009

Federal Reserve Board Email comments

Dear Email comments,

These practices must be stopped! How can banks justify these completely exploitive tactics mere MONTHS after WE the taxpayers (and their "customers") have paid BILLIONS to bail them out? I myself have just lost TWO WEEKS PAY after being snared by my bank's (KEY BANK- for the record) ridiculously high "overdraft fees". Please, I implore our lawmakers to make a positive change that will benefit the taxpayer, consumer, and the American Everyman/Woman.

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

Sincerely,

Mr. A. Bialy
Derby, NY 14047-9722