

From: Jo Oliver, Leesburg, FL  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks are in business to make money. That, we are all aware of. If a bank wishes to keep their customers they may need to reconsider their high fees for overdraft as well as their ATM use.

When one wishes to withdraw money, from an ATM, their balance needs to be shown prior to the final withdrawal screen. A person needs to know what they are being charged before a check or ATM account is charged.

If banks want to insure their continuous business, they need to be forced to notify a customer before fees are attached to their account. I have recently changed from a regular bank to a credit union, where

the fees are much less and the service is superior and others are doing the same.

Thank you for your attention in this matter.

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

Sincerely,

Ms. Jo Oliver  
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