

From: Carl Jarvi, Aurora, MN
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft charges , i have been charged by financial institution closing fees for closing out my annuity acct. My money they charge me for taking my money also month payments stop due to lack of funds so close out acct and be charged?

NO wonder NO has Trust IN SYSTEM of FiNaNCE in THE USA..
short term gains again short sigtedness..
Full disclosure about costs of investment vehicles!!
Banks need to disclose Cost of overdraft protection!! outrageous usury fees.. Abusive control over % rates.

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

Sincerely,

Mr. Carl Jarvi
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