

From: Arthur Corbin, Larkspur, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Citibank continues to charge me for overdrafts even though I have repeatedly requested them not to. I have also refused "overdraft protections" choosing to be more careful in my calculations. I have attempted to read the terms and conditions governing my account but at 30+ pages, this is difficult at best. The attorneys that prepared this document should have the skill to produce a simple version that is easily read by everyday folks.

Many fees need better explanations. I just ordered from a European company. The foreign exchange fee had no explanation. Non Citi ATM charges are calculated once a month and are hard to match to the transaction. The list of charges goes on and on. Time for transparency and clear explanations.

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

Sincerely,

Mr. Arthur Corbin
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