

From: Wayne Louie, South Pasadena, CA
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I've been a victim of this crime. I was charge a \$2 fee just to inquiry the balance in my checking account from an ATM. I would like legislation to prevent banks from automatically charging customers without the consent of the customer.

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

Sincerely,

Mr. Wayne Louie
South Pasadena, CA 91030-4148