

From: Lawrence Post, Delran, NJ
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

In an era in which corrupt practices seem to have infiltrated all areas of the financial world, let's take a moment to recognize that the most grievous injury to that largest segment of the population is through the standard business practices of our banks. It's time to stop them from preying on their own customers. Please stop them from instituting overdraft fees in circumstances where it would be just as easy to

inform the user of the lack of funds and allow him or her to cancel the transaction.

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

Sincerely,

Mr. Lawrence Post
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