

From: Mel Barnhart, Randallstown, MD

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

We are bailing out banks with billions in taxpayer debt, but not seeing much for the money. Banks are NOT doing us a favor by automatically covering overdrafts, then charging outrageous fees.

I want to be told my available balance BEFORE withdrawing so I can adjust as needed.

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

Sincerely,

Mr. Mel Barnhart
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