

From: David Cole, Fairport, NY
Subject: Electronic Fund Transfers

Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks lost my trust many years ago and as a result, I personally only do business with Credit Unions. Charging someone for a service that they did not authorize is not the proper way to conduct financial affairs. Please offer adequate consumer protection to account holders.

My oldest son has fallen victim to these hidden fees many times through his banking institution.

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

Sincerely,

Mr. David Cole
Fairport, NY 14450-3214