

From: Nizar Jiwani, Aurora, IL
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please inform me or stop me (my transaction) from going through and charging me very high fees for over draft. Sometimes we make mistakes and don't realize what the balance in the account is, so the bank/ATM can stop us from withdrawing funds we don't have available. Don't take the money from my savings account and charge me an exorbitant fee. I would rather not get the money out, but I don't have the option. I have to pay their fees, when I made a mistake and didn't remember my correct balance in the account.

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

Sincerely,

Mr. Nizar Jiwani
Aurora, IL 60502-4470