

From: Larry Cooper, Apex, NC
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

There is also the serious abuse of changing the order of account drafts so that it can cause two or three overdrafts. This should not be allowed. Banks should be harshly fined for these abuses. The facts are that this is my money which I pay a fee to them for providing me the convenience of check writing, withdrawals, and account tracking. Please bring back usury protection in all bank transactions.

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

Sincerely,

Mr. LARRY COOPER
Apex, NC 27539-3800