

From: Shiu Hung, Menlo Park, CA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Stop signing people up for the Payment Protection Plan, which I got charged \$84. per month, without my authorization. All these tactics are unethical. The whole idea initially for ATM was to cut down on administrative costs, and provide more efficient customer service. However, it is now nothing more than another money making scam for the banks to exploit their customers.

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

Sincerely,

Mr. SHIU HUNG
Menlo Park, CA 94025-6062