

From: Pesach Kremen, San Diego, CA
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

These fees need to be outlawed as the bank's cost is minimal. Perhaps \$5 the first time, then \$10. But above all the ATM should give you a warning that you are about to incur a charge. Furthermore, you should be told when you get your account to make a choice on whether or not you want this high cost overdraft service. Opt in-not opt out!

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

Sincerely,

Mr. pesach kremen
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