

From: Mrs. KERR MULLON, Brooklyn, NY

Subject: Electronic Fund Transfers

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Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

We feel completely taken advantage of and flat out ripped off by our bank, Chase. So many fees... so little time. Its absurd. Please help! Please stop banks from charging fees for an overdraft "service" I didn't request. They should be forced to get permission before charging such outrageous fees.

They should give us the same terms and conditions on our account whether or not I choose to pay overdraft fees. They should also be forced to give us the right to choose by INFORMING us if a transaction is going to trigger a fee. Please help!

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

Sincerely,

Mrs. KERR MULLON  
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