

From: James Young, Arlington, TX
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

The way these fees are assessed currently in the bank system is grossly unfair and amount to little more than legalized robbery. When someone can end up paying \$30 in overdraft "protection" fees for a few dollars overcharge that could have been avoided if their current balance were not hidden from them something is inherently wrong with the system from an ethical standpoint.

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

Sincerely,

Mr. James Young
Arlington, TX 76014-3611