

From: Peter Ressa, Cape Coral, FL
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Sir or Madam,

I was recently charged \$ 35 bucks twice for two checks that were held by someone and then cashed a month later.

Some years back the banks I dealt with in NY had overdraft protection. If I happened to go overdraft the bank would put the overdraft amount in my account and I would only be charged interest on that amount which would usually be paid back to the bank in a few days. What happened to make them stop this feature other than making overdraft fees if an overdraft occurred???

Peter A. Ressa

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

Sincerely,

Mr. Peter Ressa
Cape Coral, FL 33990-1224