

From: Tria Shaffer, Leander, TX  
Subject: Electronic Fund Transfers

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Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

All the banks have been doing is TAKE TAKE TAKE. Their fees are one reason I do as little business as possible with them. Fees are exorbitant & outrageous. I think it is fair for them to charge a small fee to let us know that our account is overdrawn, but they are making money that's sitting in our checking accounts until we use it. Why does that not count for something? They aren't giving us any of the that money they are making. Greedy expletive deleted bankers. Two ways to same the same thing.

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

Sincerely,

Ms. Tria Shaffer  
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