

From: James Ambrosio, Ramsey, NJ

Subject: Electronic Fund Transfers

Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

Lately, I have noticed all kinds of fees on my bank statements that I have never been charged for before. Is this how the banks are going to make back the money that they lost through poor investment decisions?

We give them TARP money to keep them afloat, which is coming out of our pockets and then they reach into our pockets to collect outrageous fees.

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 Ambrosio
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