

From: Dennis Den Hartog
Subject: Electronic Fund Transfers

Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

We need to stop the banks from doing whatever they feel like and whenever they feel like doing it. The rates should be agreed on by the user and the supplier and not changed until both agree that the change is needed or if the user does not agree to the terms, then the user can opt out. Also, they should give the user the same terms and conditions on his or her account even if he or she chose not to pay the new overdraft 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. Dennis Den Hartog
Fort Dodge, IA 50501-8768