

From: Thomas Higgins, Surfside Beach, SC

Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Americans are tired and unwilling to allow banks to pick our pockets clean on each transaction. We've bailed out the banks with our hard earned dollars and now they use every excuse to increase their profits at our expense. We no longer want to be charging fees for overdraft services that we didn't request. Banks must be required to get our written permission prior to covering ATM and most debit transactions. Banks must be required to provide the same terms and conditions on my account whether or not I choose to pay overdraft fees. We want the right to choose the type of transaction that may trigger those 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. Thomas Higgins
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