

From: Monte Snyder, Middletown, OH  
Subject: Electronic Fund Transfers

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Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

I recently wrote a check which prompted an overdraft, my first, for a rent payment. By the time the bank was through, charges of \$137.00 were against my account. The bank allowed me \$50.00 credit since it was the first time I'd overdrawn. My landlord would have only charged me \$50.00 if I'd just paid him! What a rip off. By the way, I didn't know the bank would even cover this, as I never requested it. Please stop this abuse.

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

Sincerely,

Mr. Monte Snyder  
Middletown, OH 45042-1264