

From: Mr. Wells Wilkinson, Allston, MA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

he abusive practices of banks to manipulate the timing of charges and check withdrawals in order to INCREASE the usurious over-draft fees must be regulated and prohibited. I have personally seen my bank charge through one large check FIRST, simply to zero out my account, and then process several small transactions whichk would have cleared if they had been processed first that day. This scheme, and the entire practice of charging overdraft fees must be stopped. Banks areg getting a huge gift from taxpayers, they need to face some accountability too.

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

Sincerely,

Mr. Wells Wilkinson
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