

From: Scott Kelley, Conway, MI
Subject: Electronic Fund Transfers

Comments:

Mar 2, 2009

Federal Reserve Board Email comments

Dear Email comments,

It has been way to long and a clear oversight that attention to these un-fair practices of financial institutions, brokers who over see our cash not provide the service of educating and having mandatory offers of overdraft protection and grace periods for pre notification of an overdraft to give an opportunity to correct before it avalanches to a cost that can wipe out a week to a months income.

Please take a good look at what a fair way would be for the consumer to have protection from these hefty charges that can accure in a matter of days.

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

Sincerely,

Mr. Scott Kelley
Conway, MI 49722-0358