

From: Compton Hubbard, Jersey City, NJ
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank currently has not atm or branch offices in Jersey City, and they know this yet they will not offer refunds for withdrawasl at non Citi Bank ATM"s or refund the fee the Citi Bank charges you. I have paid more than two hundred dollars in fees since January. Please make the banks stop charging these 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. Compton Hubbard
Jersey City, NJ 07304-1553