

From: George Gaus, Saint Louis, MO

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank fees of all kind are becoming unjustifiable. I was told by Bank of American that because a checking account didn't have an electronic deposit there was a service charge. I didn't understand it then and I don't understand it now. There was always sufficient funds on deposit but they debited my account and have my money.

For overdraft fees, if you allow me to have the money, don't charge me. Just don't give me the money. Seems simple enough, but the bank then can't take more money. The same should be for credit cards.

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

Sincerely,

Mr. George Gaus
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