

From: Michael Kubisek, Coolville, OH

Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I can't understand why banks don't charge actual costs rather than a punitive fee for overdrafts of any kind????

It seems poor banking policy to permit anyone to overdraft a debit account...or are banks actually in the business of earning money from reaming people with huge overdraft charges????

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

Sincerely,

Mr. Michael Kubisek  
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