

From: Michael Paisis, Old Bridge, NJ
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is unfair charges! With a simple email which it cost nothing to setup, I can be notify if I pass a predetermine threshold in my account that I can choose online. Thus the system warns me if I'm low in balance and it can send messages to my email and cell phone. Why the banks DONT just this? Instead the apply outrages 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 Paisis
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