

From: Jerome Nevins, San Marcos, CA

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I want you to know my experience with this matter which is unfair and predatory on the part of the banks. Their most recent attack on me has been to raise my interest enough to allow my account to exceed it's limit triggering an overdraft. Not only do they charge me a fee for the overdraft, they also hit me with NSF charges for being over my credit limit. I have spoken to them directly letting them know I need to be informed when they (the bank) create this trigger but they view this as my problem to resolve. Unfair and predatory practice to get money from it's patrons who are stuck and unable to respond. Criminal acts by the banks.

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

Sincerely,

Mr. Jerome Nevins
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