

From: Robert M./Carol G. Reed, Hardyville, VA
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees are too high. I cannot afford these fees, and I overdraw so seldom that I should not be penalized so heavily for the occasional miscalculation. Think of your customers instead of the CEO's wallet.

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

Sincerely,

Mr. Robert M./Carol G. Reed
Hardyville, VA 23070-2152