

From: Byrn Sykes, Louisville, KY
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm FED Up with banks ripping me off when they purposely arrange for you to be overdrawn with such tricks as taking debits first then deposits, charging overdraft fee when I had a \$16 balance and sent through a five dollar item, and any other trick they can come up with.

All the while never offering me any kind of overdraft protection either with savings account or credit line. And as a blind person, they need to be forced to provide any and all account information in Braille or large print per customer request. We are an aging population with more and more loosing sight.

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

Sincerely,

Mr. Byrn Sykes
Louisville, KY 40202-1629