

From: Chris Ruiz, Austin, TX
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

It's only beneficial to the banks to allow me to overdraw because they can then charge me a \$28 fee each time they allow it.

Even after asking the bank to not do this, they said they do it as a service to me. This is not a service I want and I would like to put an end to it.

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

Sincerely,

Mr. Chris Ruiz
Austin, TX 78741-3283