

From: John P. Rash, Chicago, IL
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank routinely charges me \$35 each time I am over-draughted for more than 2 days, even though all of my normal deposits are made through direct deposit on the 2d Wednesday of the month (=Social Security) and on every-other-Friday (from part-time work). I'd think they could figure this out and not charge me for what I have no control over.

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

Sincerely,

Mr. John P. Rash
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