

From: THOMAS CORRITORE, Goodlettsville, TN

Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

Charged me over \$700 in fees for a 2 week period where I was using my atm card for small \$3-\$8 purchases. my fault because my deposit went to the wrong bank but why didn't they email me or freeze my account before all the fees were put on. They did not discount any of it. so I left that bank. they have lost \$8,000 in interest I have paid another bank on a loan.

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

Sincerely,

Mr. THOMAS CORRITORE  
Goodlettsville, TN 37072-3009