

From: Thomas Grove, Moss Landing, CA

Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

The over draft fees are one of many ways the banks nick the consumers. I wouldn't mind fees if they were reasonable to the service provided. But these fees are way out of line. Three dollars to withdraw your money from an ATM. Five dollars if you make more than X amount of withdrawals per month. Where will it end. Pretty soon they will have all our money and the tax payer ends up paying for there bad business decisions.

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 Grove  
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