

From: Dave Gonzalez, Rancho Cucamonga, CA

Subject: Electronic Fund Transfers

Comments:

Mar 11, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please stop the rip offs.

I have left the traditional banking environment many years ago since I was tired of being ripped off by the banks and their outrageous fees. Especially frustrating is their small print notifications that are difficult to decipher. They are not straight forward in their notifications after an account is in place. Their notifications look like junk mail and they come quite regularly. So it is difficult to determine exactly what the changes are. They do not spell out the changes. Instead they hide them in small print. Luckily I am a conservative spender and do not abuse the cards. I am tired of CONGRESS, and the BANKING industry of misrepresenting the facts. Please, do the right thing and make the necessary laws to protect consumers.

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

Sincerely,

Mr. Dave Gonzalez
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