

From: Chris Casper, Madison, WI

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft charges have been excessive and unfair for a long time. They do not reflect the actual cost of a bank to process them and they are given for the most part to people who can afford the least to pay them. Accounts should be closed if they become a problem but the fee should be regulated & fixed.

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

Sincerely,

Ms. Chris Casper
Madison, WI 53719-6240