

From: Mr. William McMullin, Mount Morris, MI  
Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am sick of banks charging people unexpected fees. I have been charged fees at ATMs before without even being told. I was able to get the fees off with a lot of complaints to the BBB and AG's office. The grocery store cannot charge me without me authorizing it, so why should banks be able to?

Once a credit union even charged me when I asked for my yearly statement. When I responded I was not told that they would charge me for that, they said to read the fine print when I signed up for an account as if anyone would read and memorize it for years to come!

Also, National City charges its customers for every little thing. So, some might they're safe if they do nothing with their accounts...not so. If the customer just lets their account sit, after 6 months, they're charged for it!  
Consumers need protection from bank fees. It is time something is done.

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

Sincerely,

Mr. William McMullin  
Mount Morris, MI 48458-8215