

From: Alfred Marra, Brooklyn, NY

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is an area which should be investigated. When you use a foreign bank to take out a \$20 bill, The foreign bank charges a fee to your account AND your own bank charges a fee for using a foreign bank. Why don't you ban ATM matching so we all have to go to a teller (like we used to). That will cost them a lot more than these fees. The banks saved a lot of money in salaries when they install these ATMs, why do they need to fee you to death?

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

Sincerely,

Mr. Alfred Marra
Brooklyn, NY 11209-3753