

From: Richard Jones, Boulder, CO

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

\$35 "fee" just because I went \$1 over my balance? That seems rather ridiculous. The bank should inform me AT THE TIME of purchase that the purchase amount could potentially go over my balance and then allow me to make an INFORMED CHOICE at that time.

As it is now banks just automatically cover the charge and we consumer only hear about it AFTER we OWE \$40 on a \$5 lunch!!

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

Sincerely,

Mr. Richard Jones
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