

From: Robert D Worley, Boyd, TX
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

It infuriates me that Banks can assess outrageous fees for an overdraft with my debit or ATM cards, without my having any say about it whatsoever. Please require them to stop charging fees for an overdraft service which I have not requested and for which I did not sign up. Please require them to give me the right to choose the type of transactions which might trigger such fees. We consumers watch how the banks do business, and it is not right that we have no choice in the matters. It is simply a matter of corporate greed, and it needs to be stopped.

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

Sincerely,

Dr. Robert D Worley
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