

From: Mr. Will Cammack, Gresham, OH

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

The overdraft fees banks are allowed to charge are outrageous. They specifically target lower-income people and are timed to charge overdrafts even in circumstances when they could be avoided. There is also no ceiling to the amount banks can charge, in addition to fees for things such as having a negative balance. My partner is on a limited social security income and has had to weather overdraft fees in many circumstances which were beyond his control.

As we're seeing now with so many other things, these banks are criminal in their quest for greed and the almighty dollar. This must 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,

Mr. Will Cammack
Gresham, OR 97080-7346