

From: Louis I Oakeley, Denver, CO
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banking institutions always cloud their customers minds with a lot of fine print and legaleze that nobody understands. Please make them (banking institutions) make their contracts simpler and easier to read and understand.

We have to pay for every little thing they want, including saving them from going under and still are subjected to their unfair banking fees, and other practices, that if I may add, the U.S. Gov't allows for them to be able to do, and we have no recourse but to comply. How about giving the consumer a break!

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

Sincerely,

Mr. Louis I Oakeley
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