

From: Mr. J. THOMAS PRIDE, Southfield, MI

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

**BANK OVERDRAFT FEES ARE OUTRAGEOUS! BECAUSE OF A TIMING ISSUE, I WAS
.13 THIRTEEN CENTS OVERDRAWN FOR TWO (2) HOURS, AND THE BANK CHARGED ME
\$35.00 FOR BEING OVERDRAWN. BANKS ARE NOT CONSUMER FRIENDLY!**

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

Sincerely,

Mr. J. THOMAS PRIDE
Southfield, MI 48075-4055