

From: Mr. H R Romano, Bessemer, AL

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I feel it is grossly unjustifiable that the banks can just do anything they want about adding fees to each and every item that the banks offer while it is quite evident that today's banks along with their overpaid executives have put themselves in bankruptcy and now they are crying for the consumers to bail them out of their present situations. These added fees must be stopped immediately.

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

Sincerely,

Mr. H R Romano
Bessemer, AL 35022-7026