

From: Marva Miller, Flushing, MI
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I find it personally distasteful that a bank will charge exorbitant overdraft fees for an overdraft they certainly know at the time of dispensing the cash is occurring. One doesn't have to be a computer programmer -- although I am exactly that -- to know that technologically a high schooler could manage to program this much less the highly paid companies banks contract their work off to. Possibly (based on the number of bank released computer programmers that I currently work with) banks have spent too much time contracting work out to people who don't have a stake in making the system viable and not enough money allowing home grown programmers to put their skills to work not only eventually saving banks a lot of money but also making bank services a whole lot better! Banks checked their "service" at the door a long time ago in favor of taking advantage of the people they supposedly want to do business with them. And since they all practice the price gouging techniques (we raise all kinds of "Cain" with gas stations for price fixing but banks get to just go their merry way for the same behavior!!), it's not like it will do you a whole lot of good to go elsewhere...and they know it.

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

Sincerely,

Ms. Marva Miller
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