

From: Deborah E-Platt, Point Pleasant, PA

Subject: Electronic Fund Transfers

Comments:

Deborah E-Platt
Point Pleasant, PA 18950-0175

March 18, 2009

Federal Reserve Board

Dear Federal Reserve Board:

Our family has repeatedly had banking fees tacked onto everything possible.

I would have to hazard a guess that in the last year alone we've lost over \$900.00, at least, due to their fees.

Even if you choose to opt in, the fees are way over the top when it comes to how banks charge us back for everything, & can hike their fees for accounts, credit cards, overdraft fees, etc. whenever they please.

By the time the consumer realizes that the small print legalize means you're subject to paying more, yet again, it's already to late.

We'd be better off dealing with loan-sharks, at least they're more honest in their dealings.

Sincerely,

Deborah E-Platt