

From: James Bartlett, Brooklyn, NY

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I believe it should be considered an illegal/predatory lending practice to change a \$30+ overdraft fee, for a \$2 charge (or other minimal charge), without being able to opt out of this practice. This has occurred to me on multiple occasions. I think it is a disgraceful practice.

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

Sincerely,

Mr. James Bartlett
Brooklyn, NY 11216-3341