

From: Robert Whitney, Cudahy, WI
Subject: Electronic Fund Transfers

Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Current ATM use fees, unrequested overdraft service fees, and penalty fees are unconscionable.

Let banks know consumers are watching how they do their business. I've been using an ATM card for over 30 years, and seen the charges increase steadily without reasonable justification. The foot must be put down to stop this blatant profiteering of consumers.

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

Sincerely,

Mr. Robert Whitney
Cudahy, WI 53110-2035