

From: Feta Fernsler, Staunton, VA

Subject: Electronic Fund Transfers

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Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Its bad enough to have double fees where you pay for the overdraft protection and other fees due to "insufficient funds." I've seen instances where I've been charged \$30 twice by 2 different banks for handling the same bill which increased the bill by \$60 on the spot! Its the same thing when you use an ATM.

Why can't they at least charge a reasonable rate like \$5? There should be a cap on these fees and give us the option to approve overdraft protection/fees before processing. Not everyone has the luxury to cover extra fees especially in these tiring times.

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

Sincerely,

Mr. feta fernsler  
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