

From: Mrs. Blanky Bradshaw, Orlando, FL

Subject: Electronic Fund Transfers

Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is time for regulators to put tough and effective rules in place to stop banks using abusive practices towards consumers by charging outrageous fees.

Moreover, when they are supposed to apply a credit or deposit to the account before they apply a debit to the account.

Banks are charging all types of fees on different transactions without disclosing to consumers that they will be charged for them. There are not disclosures at all.

Please allow clients the chance to opt-in to overdraft services. This is the only way that all of us will truly feel protected.

Sincerely,

Mrs. Blanky Bradshaw
Orlando, FL 32877