

From: Michael Green, Riverside, CA

Subject: Electronic Fund Transfers

Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please strongly consider stopping banks from charging fees for an overdraft service I haven't signed up for.

Also, please give me the right to choose the type of transactions that may trigger fees (such as ATM withdrawals vs. writing a check). My wife recently used her ATM card to charge parking on a meter and was charged \$25 per transaction for the 4 transactions she did effect. She could have gotten change and used cash but believed she had what turned out to be less than \$10 in her account. So she didn't have the \$10 in her account so the bank was allowed to make that error 10 times worse???? Sounds like an AIG move to me!

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

Sincerely,

Mr. Michael Green
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