

From: DASHON HICKS, SMYRNA, GA

Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

WE HAVE PAID A TOTAL OF \$3000+ IN OVERDRAFT FEES FOR THE PAST 3 OR MORE YEARS. I HATE BANKS FOR ONE AND FOR TWO OVERDRAFT FEES ARE A SCAM. THEY SHOULD JUST REJECT THE PAYMENT BUT KNOW IT'S JUST ANOTHER WAY FOR BANKS AND CREDIT UNIONS TO MAKE MORE MONEY FROM UNSUSPECTING CONSUMERS. BUT NOT MY FAMILY ANY MORE I'M LEAVING ALL THESE BANKS AND CU'S ALONE AT THE END OF THE YEAR, UNLESS THEY CHANGE THIS UNFAIR AND DOWN RIGHT WRONG BANKING SYSTEM!!!!!!!!!!!!!! FUTHER MORE THE FEDERAL RESERVE IS NOT A GOVERNMENT RAN COMPANY AND THIS IS WHY THEY GET AWAY WITH SMASHING THE SMALL BUSINESS OWNERS AND LITTLE PEOPLE LIKE WE ARE NOTHING. WHEN IN THE END IT'S JUST A SMALL GROUP OF ELITE RICH WHITE MEN WHO OWNS THE FEDERAL RESERVE. WE SHOULD HAVE CONTROL OF OUR OWN MONEY.

THAT IS WHY AMERICA IS IN SO MUCH DEBT NOW THE FEDERAL RESERVE BANKING SYSTEM IS DESIGNED TO KEEP US IN DEBT.

WAKE UP PEOPLE!!!!!!!!!!!!!!!!!!!!!!

Sincerely,

DASHON HICKS
SMYRNA, GA 30080