

From: Robert Greenwald, Niagara Falls, NY

Subject: Electronic Fund Transfers

---

Comments:

Robert Greenwald

Dear Federal Reserve:

I have received overdraft fees from Bank of America and HSBC checking accounts for many years, and think that Americans have been stolen from by the same banks that taxpayers have kindly bailed out without having a say in the matter.

I have received overdraft fees for being overdrawn by pennies. I have been humbled to the point of begging bank officers to reverse the charges to keep working and living. As a taxpayer I say bailing out these merciless banks is a grave error. When I have made errors in my life, I have always been legally bound to pay for the error. These banks have been the ruin of many good Americans, and now have been given another chance. How many homeowners have been given another chance with their mortgage? You reward the rich and wicked, and tax the life out of the poor.

I don't want the large banks to fall and take America with them. I rather they fall and take themselves with them. Try propping up the poor for a change. Now we have a say in banking policies, because we partially own them. Not one American is happy about the overdraft fees. Kindly do your best to stop this unfair practice of profiting from innocent customers mistakes.

Yours sincerely,

Robert B Greenwald