

From: M. Marie Charanza, Colorado Springs, CO

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Good Day,

Please stop the banks from charging these outrageous fees they already rip people of enough. Why not just not allow the withdrawal to take place rather than do this to people. I know the banks love it because it is more money in their already overflowing pockets. I personally have not had the problem but it could happen at some point in time. And I am having enough financial problems without giving these jerks more money that they do not deserve. This is just not right. Please put a stop to this blatant stealing.

I thank you for your time.

M. Marie Charanza

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

Sincerely,

Mrs. M. Marie Charanza
Colorado Springs, CO 80923-3901