

From: Mr. John McLure, Pinehurst, NC
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank has charged me over \$12,000 in overdraft fees over the past 11 months.. About 6 months ago, the accumulated overdraft fees began

causing the subsequent overdraft fees... They are compounding the fees in my account... I have approached them on several occasions asking them to please move the NSF fees into a seperate account so that I can pay them off... They refuse to do that saying that it is against federal regulations... I'm sinking under the weight of these fees...
John F. McLure

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

Sincerely,

Mr. John McLure
Pinehurst, NC 28374-9405