

From: Ed Devine, Mesquite, TX
Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks still bounce checks, while charging my account \$34.00 for each overdraft. These fee's are immediately drawn against my account, resulting in even more overdrafts as my bank balance is reduced by the amount of each subsequent overdraft fee. Even though my bank encourages new checking account customers by advertising a free \$500.00 overdraft protection, consumers are still fleeced by the outrageous overdraft fee's the bank charges.

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

Sincerely,

Mr. Ed Devine
Mesquite, TX 75149-6854