

From: Donald Heller, Clearwater, FL

Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

It's funny that this should come up, just this week I was charged \$70 dollars for an over draft fee from my bank, I think this is outrageous! This is theft in a illegal manner! I had a yearly obligation of \$39. which I forgot about, so now I'm \$108.00 in the hole, and being on Social Security that kind of money isn't easy to come up with in just seven days, and if I don't they'll tack on another \$70 dollars. Something definitely needs to be done about this highway robbery.

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

Sincerely,

Mr. Donald Heller  
Clearwater, FL 33755-1312