

From: Robert Buerglener, Chicago, IL

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

In this computerized age, there is absolutely NO reason that banks should be able to charge extra to let customers know about potential overdrafts from an ATM, other than corporate greed. Customers should also be allowed to link savings or other accounts to prevent overdrafts at NO EXTRA CHARGE.

As AIG, Lehman Brothers, Wachovia, Citigroup, and many others so clearly show, banks and financial institutions need to be STRICTLY REGULATED in a way that benefits consumers and the overall economy, not just executives and rich shareholders.

Otherwise, bankers will take advantage of consumers and taxpayers whenever they can get away with it.

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

Sincerely,

Mr. Robert Buerglener
Chicago, IL 60625-1515