

From: David Piering, Plano, TX  
Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

In these very difficult times when unemployment continues to rise, and Americans everywhere are struggling to make ends meet, we do not need the banks to charge extraordinary and outrageous charges for ATM charges and/or overdrafts. Some, like me, pay the bills leaving only a few dollars left in our account until we get our next unemployment benefit check, get paid for temporary work if we can even find any, or sell personal belongings to put cash back into the account to help pay the bills as they come in. An unknown charge from the bank could ultimately cause a serious negative balance that only makes things worse. With the banks getting \$750 billion in bail out money, that is coming from US taxpayers, the billions more they "steal" from us on ludicrous and frivolous late fees should be a crime! Give some of the bail out money to the taxpayers, since we are the lifeblood of the US economy, and suffer more than the AIG's of the world simply because of their greed and deception. Bail the taxpayers out. IT'S OUR MONEY ANYWAY. Help us to get out of debt so we can begin to spend more and the economy will quickly recover.

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

Sincerely,

Mr. David Piering  
Plano, TX 75074-8916