

From: Joseph Amanzio, Paso Robles, CA

Subject: Electronic Fund Transfers

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Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

Regarding excessive bank overdraft fees: I've had a checking account with a particular bank for over 30 years, with reliable salary and now Soc Sec payments deposited automatically every month. Despite having with a second account this same bank with funds sufficient to cover a mistaken overdraft in the other, I was charged, without prior notice,

\$26.000 for NSF. An outrageous sum, which more than covers any interest that might have been charged for the short time the overdraft was covered by the bank.

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

Sincerely,

Mr. Joseph Amanzio  
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