

From: Robert Atha, Tampa, FL
Subject: Electronic Fund Transfers

Comments:

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director:

Charging me \$34 for a penny overdraft on a debit card transaction is insane. ATM can tell me my balance (not an accurate one though) so why can't it give me the option to either either accept the overdraft fee or decline the transaction?

Sincerely,

Robert Atha
Tampa, FL 33634