

From: Robert Guico, Carol Stream, IL
Subject: Electronic Fund Transfers

Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

After I was hit with an overdraft fee from Chase, I went to the bank and requested that I be removed from their overdraft fee "protection". To my surprise, I was not even permitted to remove myself from this "service", citing my pride was worth the \$30 per transaction I paid for this "service". It was not, and my business is now with the local credit union.

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 Guico
Carol Stream, IL 60188-1725