

From: Nathalie Weinstein, Portland, OR

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Dear sirs or madams,

Please genuinely consider barring banks from charging overdraft fees as a "service." I think most people would agree that this is not a service so much as a way for banks to profit off of the little guy. I recently incurred \$315 in overdraft fees for being \$2 overdrawn.

Luckily, my local bank branch was understanding and reversed my charges. But that is rarely what happens. Instead, people are pushed further into debt. In an economy where we all need to learn to be more responsible with our money, it seems irresponsible to allow banks to force us to overdraw ourselves into debt.

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

Sincerely,

Ms. Nathalie Weinstein
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