

From: Carol Gacioch, Pinebluff, NC

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks earn money through mortgages, cd's etc. Years ago if you wrote a check that would be an overdraft, they called you on the phone and you had a choice of paying the check or risking a fee of \$.50. That is the extent of the banks cost for an overdraft. I could see if you have several overdrafts a month, perhaps they could limit you to 6. After that charge a small fee of perhaps \$1.00

ATM machines charge you a fee if you are not a customer in their bank. NONSENSE!! Where ever you are that money is yours and there should be no charge for withdrawing.

If the credit unions can keep the costs down, why can't the banks? GREED GREED GREED ois what is driving this country now, not the expenses that they tell us they have.

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

Sincerely,

Ms. Carol Gacioch
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