

From: Dr. Bill Greenberg
Subject: Electronic Fund Transfers

Comments:

Mar 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I strongly believe that banks should not be allowed to take advantage of consumers by allowing overdrafts to occur and charge ridiculous high penalties. The mandate should be that the card be denied if available funds are not available. Or at least allow consumers to choose to allow overdraft and pay the fees or not allow overdrafts to occur and not have to worry about the fees. Please regulate this industry and stop them from blatantly taking advantage of consumers. Thank you for your consideration.

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

Sincerely,

Dr. Bill Greenberg