

From: Dave Crew, Bear, DE  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Dear US Federal Government,

Banks should display warnings on ATM screen if you are overdrawing your account. I actually never had this happen to me as I would be aware of my balance, and would never overdraw due to the outrageous overdraft charges. However, if I needed to know my balance and selected "Balance Inquiry" at the ATM, THE BANK WOULD CHARGED FOR THAT AS WELL!!! I always pondered how much Banks make on overdrafts and other charges. Well, this Consumer Article discloses it - billions of \$\$\$ \$!!!!.....incredible !!!! Please pass legislation to change Banks policies regarding these overwhelming Fees!!!! ... Thanks, B. David Crew

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

Sincerely,

Mr. Dave Crew  
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