

From: David Jacobs, Gladstone, MO
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

These charges are just another example of banks predatory behavior. This is making money off those who least can afford it. Banking and the use of a debit card are necessities in our day and age and deserve the same regulation as other necessities such as utilities.

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

Sincerely,

Mr. David Jacobs
Gladstone, MO 64119-5013