

From: Ms. BJ Appelgren, Charles Town, WV
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I want to see no bank overdraft charges. Although my bank has cleared them when i've complained i don't think that's what the charge should depend on. The bank is already using my money to them money. The bank also collaborates with charge cards and doesn't have any control of charges they make which are also unfair. Are they not also making something off of stores like Walmart who won't take a check but take the money out of the bank account directly. I absolutely am against this monolithic collecting of our personal information.

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

Sincerely,

Ms. BJ Appelgren
Charles Town, WV 25414-1301