

From: Yana Schmidt  
Subject: Electronic Fund Transfers

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Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please stop the rip off of the consumer with these organized crime fees. Please put a limit on these fees. Why would the banks allow a person to debit a transaction that would place an account over drawn? The transaction should have never been allowed to be processed if the person did not have the funds to cover the transaction in the first place. Organized Crime at it's best and we are spending billions of our children's and grandchildren's money to bail them out only to have them charge our future families with the same fees and penalties. Very disgusting and distasteful!

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

Sincerely,

Mrs. Yana Schmidt