

From: William W. Harkins, Fort Worth, TX

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

PLEASE NOTE, NOT ONLY ARE THEY CHARGING OUTLANDISH OVERDRAFT FEES, BUT OUTRAGEOUS RATES ON THEIR RELATED CREDIT CARDS. IN A CARD WHERE I HAD AN INVEABLE PAYMENT HISTORY, THEY STILL "SHARKED ME." THEY SAID THE ECONO-WAS BAD SO THEY WERE GOING TO 17.99%. I WAS A GREAT CUSTOMER. WHAT DO THEY DO THEIR BAD ONES? I SAW IN THE FINE PRINT OVER 20 OUTRAGEOUS PER-CENT.. HELP!!! WHILE THE PEOPLE CAN STILL GET AIR... STOP THEM. BILL HARKINS, 34 YEAR VETERAN OF FINANCIAL AND INSURANCE SERVICES.

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

Sincerely,

Mr. WILLIAMW harkins
Fort Worth, TX 76133-1940