

From: James Chastain, Palm Springs, CA

Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Not only do the banks charge for overdraft, they charge endless fees for using ATM's at locations other than their own machines.

They charge despite not having ATM's in locations a person might visit.

They charge not only a "Pass through Fee" but also there is a connection charge that is about three times higher than the "Pass through Fee". It happens a lot as I travel some.

We the People are being robbed and cheated by Corporations like Banks every time we take out a Debit/visa card.

Please consider further legislation to bring these crooks in ATM control and management into line with reality.

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

Sincerely,

Mr. James Chastain
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