

From: A. Hamilton Williams, Silver City, NM

Subject: Electronic Fund Transfers

Comments:

A Hamilton Williams
Silver City, NM 88061-3305

March 23, 2009

Federal Reserve Board

Dear Federal Reserve Board:

I am sick of how our banks are allowed to run wild over the public and rape us of money. When I had enough of one bank, I tried to transfer my balance to another bank... the result was two banks charging me for the same balance... and the two banks would not talk with each other to correct the mistake... it took me TWO YEARS to fix the problem. You made it so I could not bring charges against a bank (or at least Republicans and the Bush administration made that tragic mistake). I'm sick of how banks are given god status over the public. Give the public back the power and start screwing rich people.

I do not want to be automatically enrolled in an overdraft "protection" program. Please allow me and other customers to "opt-in" to these programs rather than allowing banks to automatically enroll us.

Please also stop banks from using unfair practices to increase overdraft fees - like ordering transactions from highest to lowest, rather than the order in which they occurred.

Sincerely,

A Hamilton Williams