

From: David Shorb, West Valley City, UT

Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks have gone crazy with greed, in regards to Overdraft fees. Which does nothing but make a bad situation worse. This is something that should be an Opt-in option, not Opt-out.

It is a simple thing for a Bank to simply deny a transaction for an account that doesn't have enough money to cover the cost of the item(s) being bought.

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

Sincerely,

Mr. David Shorb  
West Valley City, UT 84119-6558