

From: Thomas Madrid, Tucson, AZ

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a consumer who does their absolute best to be responsible with their bank account, and making sure I never overdraft, I must say that the few times it's occurred, I have been raked over the coals by my bank for what amounted to a minor overdraft, nearly to the point where it becomes prohibitively expensive to recover from. This is a completely unfair, and inexcusable practice that the banks have now come to use as a method of stealing from my account. I have watched them re-prioritize my transactions in order to maximize their potential income. I find it to be an amoral injustice, especially in these times.

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

Sincerely,

Mr. Thomas Madrid
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