

From: Vivian Walsh, Pine Plains, NY

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think it's disgraceful that banks charge the low and middle income consumers these outrageous fees. What happen to customer service...oh yeah, that's only for the rich. I've gotten caught by this and gotten really slammed because they don't just charge you once for the overdrafts of that day, but every single transaction that comes in!! I deal with banking as part of my job for a weathly family and watch these fees get waived ALL THE TIME for the people that can most afford it.

Outragous!!

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

Sincerely,

Ms. Vivian Walsh
Pine Plains, NY 12567