

From: Forrest Brown, Monroe, MI
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

National City Bank has hit me with up to \$1,000.00 on OD fees in one month. They claim it's due to the way "pending transactions" are applied to the account balance yet they won't offer OD protection. HELP!!!!!!!!!!

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

Sincerely,

Mr. Forrest Brown
Monroe, MI 48162-2859