

From: Mr. Michael Miller, Cincinnati, OH

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This practice is nothing short of predatory leading. Banks have to learn to operate as an efficient business entities and not resort to these shady business practices to pad their bottom line.

The American tax payer is in enough trouble financially as it is, with retirement savings blowing away in the stock market, ever rising food prices, job losses and mortgage foreclosures at an all time high. The American people should not have to worry if they can trust what money they do have left in their banking institution.

These fee"s and similar credit card fees are are breaking the backbone of the American consumer. As our elected official we expect to you to stand up and do something about it.

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

Sincerely,

Mr. Michael Miller  
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