

ED PASTOR
4TH DISTRICT, ARIZONA



COMMITTEE ON APPROPRIATIONS
SUBCOMMITTEE ON
TRANSPORTATION, HOUSING AND URBAN
DEVELOPMENT, AND RELATED AGENCIES
SUBCOMMITTEE ON
ENERGY AND WATER DEVELOPMENT, AND RELATED
AGENCIES
SUBCOMMITTEE ON
INTERIOR, ENVIRONMENT, AND RELATED AGENCIES
CHIEF DEPUTY DEMOCRATIC WHIP

Congress of the United States
House of Representatives

February 23, 2009

PLEASE REPLY TO:
 2465 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-0304
(202) 225-4065
 411 NORTH CENTRAL AVENUE, SUITE 150
PHOENIX, AZ 85004
(602) 256-0551

Ms. Jennifer Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, D.C. 20551-0001

Dear Ms. Johnson:

Enclosed is a copy of a communication I have received from a number of my constituents in support of Docket No. R-1343, the Reserve's proposed rule to limit the ability of a financial institution to assess an overdraft fee for paying automated teller machine withdrawals and one-time debit card transactions that overdraw a consumer's account unless the consumer has been offered the right to opt out of the program and has chosen not to opt out. I would appreciate your assistance in seeing that the enclosed correspondence be made part of the consideration process.

Thank you for your attention to this matter.

Sincerely,

Ed Pastor
Member of Congress

EP/ey

Young, Eve

From: Write your representative
Sent: Friday, February 20, 2009 8:31 AM
To: WYR, AZ04H
Subject: WriteRep Responses

DATE: February 20, 2009 08:29 AM
NAME: Patty Diana
ADDR1: :
ADDR2:
ADDR3:
CITY: :
STATE: :
ZIP:
PHONE:
EMAIL: :
msg:
Patty Diana

February 20, 2009

The Honorable Ed Pastor
House of Representatives
2465 Rayburn House Office Building
Washington, DC 20515-0304

Dear Representative Pastor:

I do not want to be automatically enrolled in an overdraft "protection" program. Please allow me and other customers to "opt-in" to these programs rather than allowing banks to automatically enroll us.

Please also stop banks from using unfair practices to increase overdraft fees - like ordering transactions from highest to lowest, rather than the order in which they occurred.

Sincerely,

Patty Diana