

From: Jordan Colburn
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

It makes me very agry that the banks and their fees are part of the problem, not the solution.

I'm 74 years old and living on Social Security. There have been so many time I got ripped off for sometimes 6 Or 7 \$35 fees, that's over \$200 from a \$1200 income!And on top of that, they add additional \$5 for each for continued OD.

When I go in to talk to the branch manager about it, they'll sometimes come off their surly attitudes and reverse one or two charges.
Ridiculous!

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

Sincerely,

Mr. Jordan Colburn
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