

From: Joseph Sexton, Monroe, NY

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks charging ANY fee without a customers permission and yes in this case the customer is ALWAYS wright is morally wrong & should be legally wrong.

Another complaint with banks. I tried to opt out of having companies debit my account without actually cashing MY check. I was told Congress okayed that in another onerous law and that one CANNOT opt out. SO now we have no actual checks for proof and no record of what the debit was for, thanks guys for looking out for the people who elected you & pay your LARGE salary & benefits, seemingly forever.....

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

Sincerely,

Mr. Joseph Sexton
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