

From: Daniel Bartoli  
Subject: Electronic Fund Transfers

---

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks many times intentionally overdraw an account by allowing an ATM transaction to go through and then charging for the transaction.

At many ATM's there is a fee to do a balance inquiry so many consumers simply attempt the transaction assuming that if there are insufficient funds the transaction will be declined.

I have withdrawn \$20 from my account at an ATM, had the transaction go through and found I was charged \$39 for the Overdraft Coverage Protection.

This is criminal and laws must be enacted to stop this kind of abuse by the banks.

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

Sincerely,

Mr. Daniel Bartoli  
Turtle Creek, PA 15145-1635