

From: Donald Brennan, Donald Brennan, NY  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had to help my daughter deal with this issue when her bank placed \$34 OVERDRAFT Charges on her account-- and this happened several times in a one months run-- because she was never warned that she was in an overdraft condition. The better solution is to not grant the charge- or the debit at the point of purchase/ withdrawal. This is strictly an underhanded means of collecting excessive fees and must be stopped.

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

Sincerely,

Mr. Donald Brennan  
Hamburg, NY 14075