

From: John Braun, Milton, FL
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I feel it is unethical for the banks to charge penalty fees in the guise of "Overdraft Fees," "Bounced Check Fees," etc. For transactions which have been proven to only cost pennies in accounting costs to a bank, they make BILLIONS of DOLLARS from your constituents.

Hard working, honest Americans are not supposed to pay penalty fees to banks but that is what these amount to.

Who are YOU GOING TO SIDE WITH - BIG BUSINESS OR YOUR VOTERS? Where is your conscience? Where are your ethics in this matter? You know I watch how you do your job. You know I write you often. You know I vote. And - I will not vote for you if you DO NOT VOTE FOR ME!

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

Sincerely,

Mr. John Braun
Milton, FL 32572-0748