

From: Laith Cotta, San Clemente, CA

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Dear Government Regulators,

I am sick to my stomach with the unjustifiable fees the banks are making from average people and it is not right. My daughter who happened to be 16 opened a new bank checking account trying to start her life responsibly. She was miss informed by the bank when the customer service person informed her that if she try"s to use her debit card when no sufficient funds in the account the request will be rejected, so on that premise she deposited her meager salary in her account (both checking and saving) and used her debit card as such. To her dismay one day when she received 4 overdraft fees notifications for expenses like \$2 and \$5 purchases. The Bank miss led this young woman and left a scar in her heart that always will remember, establishments try to steel your hard earned money. Please do something to stop the abuses!

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

Sincerely,

Mr. Laith Cotta  
San Clemente, CA 92673-6424