

From: Ms. Olga Acosta, Fort Lauderdale, FL

Subject: Electronic Fund Transfers

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Comments:

Mar 9, 2009

Federal Reserve Board Email comments

Dear Email comments,

Given our economic state and the MASSIVE amounts of Tax Payer dollars bailing out financial institutions poor judgement and lack of forethought, it is INFURIATING that the consumer continues to get the short end of the stick.

I fully understand that banks make money, in part, by charging fees. I would hope that it would be MY choice if I wanted items paid that created an overdraft situation in MY account.

I recently paid \$160 in overdraft fee's for transactions totaling \$98!!!! THAT IS LUDICROUS; HIGH WAY ROBBERY AT ITS BEST.

I would have preferred my Debit card purchases be refused if my account has insufficient funds than pay \$32 per transaction!!!

The irony of this situation is that I DON'T EVEN HAVE A CHOICE - THIS IS SIMPLY UN-AMERICAN AND UNACCEPTABLE!!!!!!!!!!

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

Sincerely,

Ms. Olga Acosta  
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