

From: Russ Sackowitz  
Subject: Electronic Fund Transfers

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Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think the procedure of charging multiple times for the same item, i.e., when a check is redeposited, should be proscribed. Also if the charge is greater than the item amount, i.e., charging a \$26 fee for a \$5 overdraft, that seems disproportionate and should be modified. Perhaps it should be the lower of the item amount or the fee.

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

Sincerely,

Mr. Russ Sackowitz