

From: Daniel Huffines, Burlington, NC  
Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks are letting you use your debit card and overdrafting your account on purpose. They then charge 25-30 dollars for the privilege of then letting you use your debit card and because you overdrafted 25 cents it will cost you upwards of \$30.00. This is a huge revenue stream for the banking industry, and because of the banks lobbyist firms. The laws favor the banks, and we let them have 750 Billion dollars of taxpayer money, and they won't even lend it out in order to help with economy. Greed,Greed,Greed.

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

Sincerely,

Mr. Daniel Huffines  
Burlington, NC 27217-8247