

From: Alexander Early, Alexander Early, CA

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Nobody likes paying a thirty dollar fee for a two dollar bottle of soda. In these tough times banks are trying to find whatever excuse they can to generate fees instead of leaving cash in the taxpayers pocket. We've already given them enough free money, and huge fees for small purchases does nothing but discourage consumer spending.

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

Sincerely,

Mr. Alexander Early
Emeryville, CA 94608-1629