

From: Rich Hersh
Subject: Electronic Fund Transfers

Comments:

Mar 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please change the way banks do business. They haven't done a very good job with the economy and now they want my tax dollars plus fees for access to my money on deposit. They get to lend it out at rates and for this I get a small return. Then they charge me to use my money for necessities. That's wrong. Please do something about it.

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

Sincerely,

Mr. Rich Hersh