

From: Ron Polena, Auburn, CA
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Help!! Bank of America recently charged me \$140 for overdraft charges (4 times \$35) -- all on the same day!! This is crazy -- I understand the banks are in trouble, but why make it up in outrageous fees!!! PLEASE FIX THIS!!!!!!!!!!!!!!

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

Sincerely,

Mr. Ron Polena
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