

From: Travis McMaster
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am a General Contractor and therefore get paid on performance instead of bi-weekly or weekly like most folks. Ive been banking with the same bank for 3 years and yet every time Im overdrawn instead of contacting me to the situation my bank automatically pays out the funds and Im stuck with up to 150.00 in overdraft fees which happens every time I pay my sub contractors the same day Im payed from the home owners. Instead of the bank holding the checks for a few more days until my pay check clears they willingly cash out the checks to the sub contractors and start greedily counting the fees the cant wait to impose on me. Enough is enough, its time that corporate america stops reaping the rewards from hard working citizens like myself.

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

Sincerely,

Mr. Travis McMaster