

From: Douglas Dirschell, Indianapolis, IN

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Take a look at US Banks overdraft policy. You don't even have to be overdrawn to incur \$100's of dollars worth of overdraft fees. When you try to "turn off" the automatic overdraft they deny that you even have it & say there's no way to turn it off. I am so tired of lying corporations taking advantage of consumers. This needs to stop now.

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

Sincerely,

Mr. Douglas Dirschell
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