

From: Chris Romme
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

Last year I was charged about \$500 in overdraft fees by my bank. I signed up for a overdraft protection from my bank and they are still charging me a \$10 fee when I over draw my account. These banks are being greedy and need to be regulated better.

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

Sincerely,

Mr. Chris Romme