

From: Art Greenhaus, East Brunswick, NJ

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The bank's use of "overdraft charges", without ANY notification, is extremely frustrating. I've had them hit me with a significant fee, while at the same time, I had enough money in a savings account, earning a fraction of the fee they charged. The only way I found that this "fee" was applied, was when my statement was received, weeks later. The banks want it both ways, which is unfair to the consumer.

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

Sincerely,

Mr. Art Greenhaus
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