

From: Patrick Williams, Puyallup, WA
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have many clients who live at the edge of their income. People who earn a low income can end up owing several fees which turn their situations into critical financial times. It is understandable for banks to assess a reasonable fee for incurring overdraft costs, but for this to be a profit center is unacceptable. Please take a stand and help protect citizens who are most adversely affected by these type of fees.

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

Sincerely,

Mr. Patrick Williams
Puyallup, WA 98373-4644