

From: Mr. Geoffrey Cestaro, New York, NY

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have requested that my bank decline charges attempted on my debit card when there is no money in my account to cover the charge. They refuse to do this and then charge me \$40 for allowing the charge to go through. Now that they have failed to do their jobs they want us to bail them out. That's fine, but now it's our turn to demand that they stop raping us with these obscene charges. Stand up for the consumer. It is your job to protect us, and you have failed. Fix this.

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

Sincerely,

Mr. Geoffrey Cestaro
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