

From: Wayne Ervin, Reno, NV
Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank overdraft fees need to be reduced. \$35. fees are out of line. they need to warn the customer pry to the overdraft and limit the amount allowed to overdraft. fees are again added to your credit card account and very high interest rates. sometimes as high as 129%. stop adding a credit card to every checking account. this is another way to tac on the fees when overdrafting. thank you

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

Sincerely,

Mr. Wayne Ervin
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