

From: Jeremy Nino, Round Rock,, TX

Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees are theft in it's full form. Taking advantage of people. When I use my credit card, it will not let me charge any more than is available at any time, however, with some check cards, you can end up charging the same over and over. Many of us opt for auto debits, etc.. which become difficult to track sometimes.

If you charge just \$1 over your balance, then my bank (University Federal Credit Union) charges me \$40!!!! And If I charge another \$2-\$3, then another \$40!!! it's robbery!!

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

Sincerely,

Mr. Jeremy Nino
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