

From: William Twigg, Crystal Lake, IL

Subject: Electronic Fund Transfers

Comments:

Mar 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

For too long credit card issuers/banks have had all the power in their relationship with credit card and ATM users. Agreements should not be unilaterally modifiable. Bank fees should not be a profit center, rather than reasonable compensation, especially in these days of automation when overdraft situations can be identified before they even happen.

We are not equal parties in our relationship with banks. Government can equalize our positions and should. Please do.

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

Sincerely,

Mr. William Twigg
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