From: Jason Weyant

Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

i have been hit with overdraft fees from ent federal credit union about 25 times in the last years alone they charge me \$25.00 even if i go over by 5 cents. they use a supposed "live" system that hit your account whenever it wants to it doesnt have a cycle i was hit for 1 draft over a holiday weekend 6 times i feel that they sould be limited to how and when they can do this i think they should have to disclose this info when you open the account..ents rules are so shrouded in mystry that their own bank personel had to go look it up before they could answer my questions please do something.

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

Sincerely,

Mr. jason weyant