

From: James Lillard, San Antonio, TX

Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft and most ATM fees are out of hand and unnecessary. Banks can tell if you have the money at the point of sale so overdrafts are no accident, they can just reject the charge. ATM fees are largely unnecessary also. Yes, they need to support their ATM system but these are relatively cheap electronic transactions and they are just a huge cash generating fee because they can get away with it. So far. Please get these fees under control.

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

Sincerely,

Mr. James Lillard
San Antonio, TX 78257-1107