From: Ms. Kristan Kincade, Port Angeles, WA

Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am tired to death of banking institutions nickel and dimeing the public to death. ATM charges are obscene and the lack of rules about handling overdrafts is shameful. Make the banks clean up their acts. They have gotten away with committing highway robbery for far too long.

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

Sincerely,

Ms. Kristan Kincade Port Angeles, WA 98363-5208