

From: Deborah Dolan, Lutz, FL
Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks are making money hand over fist but they are mishandling their money. Otherwise how could they be borrowing from the Fed asking for bailouts. You know that the fees are going to be applied real time.

I am asking that bank require to get our premission first before covering ATM and debit transactions.
Stop banks from charging fees for ovrdraft service I didn't sign up for.

Give us the right to choose the type of transaction tht may trigger fees - such as ATM withdrawals vs writing a check.
I believe the banks are operating un-ethically.
Thank you,

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

Sincerely,

Mrs. Deborah Dolan
Lutz, FL 33549-5821