

From: Matthew Frumess, Liberty, NY

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The unethical use of debit card fees to bolster the bottom line at banks while punishing the innocent and ignorant is an abomination. I've watched people including my own kids, get hammered with \$30+ fees for minor overdrafts, some less than a dollar. When I questioned this with one of our local bank branches of HSBC (I told them I thought that the beauty of the debit card was that you couldn't spend money you didn't have), I was told that "our customers don't like that"!?? I was furious. Anything we can do to control if not stop this is imperative: please.

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

Sincerely,

Mr. Matthew Frumess  
Liberty, NY 12754-2004