

From: Ms. Karen Quinto-Jarvis, North Brunswick, NJ
Subject: Electronic Fund Transfers

Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

WHY IS IT A BANK CAN HOLD TWICE THE AMOUNT FOR A PURCHASE OR BETTER YET WHEN MAC/CREDIT CARDS CAN FREEZE YOUR ACCOUNT WHEN A MERCHANT MAKES AN ERROR RESULTING IN AN OVERDRAFT. WHEN A PERSON QUESTIONS A CHARGE ON A CREDIT CARD THAT CHARGE IS HELD UNTIL FURTHER INVESTIGATION BETWEEN MERCHANT AND CARD HOLDER BUT WHEN MADE ON A CREDIT/MAC CARD THE OWNERS BANK ACCOUNT BECOMES HOSTAGE.

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

Sincerely,

Ms. Karen Quinto-Jarvis
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