

From: Walter Bruun, Glen Ellyn, IL

Subject: Electronic Fund Transfers

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Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been burned to the tune of several hundred dollars because of the overdraft protection policy on debit cards. I never knew I had overdraft protection on my debit card until I had over \$300.00 of fees in less than one month! I was especially outraged because the ATM let me get money when there was no money in my account. I am also not happy about the banks "double dipping" on ATM fees when using another bank's ATM, when I use another bank's ATM it is because my bank does not have an ATM in the area - why should I pay two "convenience" fees when my financial institution's ATMs are not conveniently located?

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

Sincerely,

Mr. Walter Bruun  
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