

From: Mark Riley, De Queen, AR
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

One bounced check can set off a string of overdrafts and financial disaster for people who are living "check to check". If a check bounces on the 11th and I am sent a notice in the mail that I don't get until the 16th, I have already deposited my paycheck and used most of it to pay the mid-month bills. Not knowing I suddenly have \$132 in bounced-check charges makes budgeting and trying to maintain a balance nearly impossible.

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

Sincerely,

Mr. Mark Riley
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