

From: Douglas Trout, Lawrence, KS

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Actually I appreciate my bank paying these overdrafts. I make mistakes and a "bounced" check or debit would be very inconvenient. It is really like a cash advance with a fee. I question the amount charged for this service, but I appreciate. However, the daily adding of overdraft charges is out-of-bounds, and I believe there should be an opt out. I was surprised the first time this happened. I didn't know they gave this service.

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

Sincerely,

Mr. Douglas Trout
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