

From: Edward Norman
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I do not want banks to make decisions regarding my accounts. If I do not have enough money for a purchase, it should be declined.

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

Sincerely,

Mr. Edward Norman