

From: Thomas Herbstritt, Saint Marys, PA

Subject: Electronic Fund Transfers

Comments:

Feb 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I was going out of town when my income tax payments were due. I postdated a check and arranged for transfer of funds from savings to checking when the payment was due. National City ignored the postdate and cashed the check thus causing an overdraft. They claim a postdated check is not valid and they will cash any check despite the amount in the account. National City will not relent on the fee.

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

Sincerely,

Mr. Thomas Herbstritt
Saint Marys, PA 15857-2120