

From: Howard Tubre, Irving, TX  
Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Thank God, I have a decent bank. I use overdraft protection; however, I have not had to use it in a year. I receive no charges directly when it is exercised; however, if I had a balance it would increase the average daily balance charge and such interest charge would be appropriate.

I am writing for other bank account holders. It is too easy to make mistakes in this harried world as we spend time fighting issues such as AIG bonuses when we should be watching our balances. Or it could be someone on a trip fishing or kayaking experience where we are from a monitoring device such as a computer. Then we might have issues with a computer being down.

Banks should allow the holder of the account an inexpensive means of oversight protection. Instead we have cash cow suckers draining nickels, dimes and dollars away from account holders. We need a reliable agency with teeth supervising banks, We also need reliable laws governing these charges.

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

Sincerely,

Mr. Howard Tubre  
Irving, TX 75062-7200