

From: Lois McWherter, Canton, MI

Subject: Electronic Fund Transfers

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Comments:

Mar 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks and credit unions have the technology to advise you whether or not you have the funds available to cover your check, debit, ATM, etc at the time you are making the transaction. And they should do that, but they don't. Why not? Because if they did, they would not be able to charge the outrageous fees that they do. When you are regulating the financial institutions, please prohibit this unethical practice.

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

Sincerely,

Ms. Lois McWherter  
Canton, MI 48188-1970