

From: Mr. Stacy Tyler  
Subject: Electronic Fund Transfers

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Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I've been on the phone several times with my bank over this problem with debit purchases.

The problem is you never know where lag in the system is going to nail you.

It depends on when merchants and banks post your purchase, through a paper check in there and all hell could break loose.

I've even been told by a bank customer service rep that the system is a joke especially with paper checks and that Europe is light years ahead of use in solving these problems.

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

Sincerely,

Mr. Stacy Tyler