

From: Paige Barber, Loves Park, IL
Subject: Electronic Fund Transfers

Comments:

Mar 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

When I use my debit card I don't expect my bank to allow me to spend money I don't have, then charge me for the privilege, all without ever telling me that's what I'm getting myself into.

I would much rather simply not be allowed to spend money I don't have.

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

Sincerely,

Miss Paige Barber
Loves Park, IL 61111-5327