

From: Joshua Kern, Stephens City, VA
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I believe that overdraft should be an OPT-IN service, this would prevent banks from abusing consumers. In addition to preventing banks from abusing it's customers, all the time and effort they spend creatively processing transactions in order to maximize overdraft fees could be better spent elsewhere. I would go one step further an say banks should be required by law to process transactions in chronological order but I guess we need to take baby steps first.

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

Sincerely,

Mr. Joshua Kern
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