

From: Mason Love, Philadelphia, PA
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

As someone who has experienced an accidental overdraft I know that the fees associated can be astronomical. If I did not have sufficient funds to make a purchase in my account then I would rather that transaction be denied than have to pay a fee. For this reason I believe that overdraft service should be opt-in.

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

Sincerely,

Mr. Mason Love
Philadelphia, PA 19127-1419