

From: Greg Winkler, McPherson, KS

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

My credit union also charges these fees. In this case, they will not allow the fee to be withdrawn if it is used as a debit card, but will allow it to be withdrawn if you use it as a credit card type purchase, such as at a gas pump. Same card, only difference is I didn't enter my pin for the "credit card" service.

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

Sincerely,

Mr. Greg Winkler
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