

From: David J. Lafond
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please do require banks to get account-holders" permission before providing overdraft protection--require "opt-in" overdraft service. It is outrageous that banks are able to charge excessive fees for service their customers did NOT request. It is also important to give people the option to choose transaction types that trigger fees--most banks will let you draw funds at an ATM without informing you that you are exceeding your balance.
Thank you for your consideration!

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

Sincerely,

Mr. David J. Lafond
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