

From: Chris Bicha
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

For me overdraft coverage has only led to bigger problems. With so many direct deposits & automatic withdrawls forced on you these days combined with ATM and check card use, it isn't easy keeping your balance straight. Of the few times I have accidently overdrafted it was compounded becuase of multipul ATM withdrawls or little card purchases.

Getting slapped for \$30 for an overdraft fee from a \$5 card purchase or a \$20 ATM transaction is rediculous. Times that by 5 or 6 and you nearly have nearly \$200 in overdraft when you finally get your money deposited.

I'd rather you stop this from happening! Have my card be rejected. Sure it's embarassing, but so is wasting all the overdeaft fees.

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

Sincerely,

Mr. Chris Bicha