

From: Francis Bertele  
Subject: Electronic Fund Transfers

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Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I often use my atm card for business purchases. The balance will say I have enough to cover what I am taking out, then a week goes by and I have a page full of overcharges that my bank refuses to take off. I realize that the account is my responsibility to maintain but isn't it the bank's responsibility to give me an accurate account of how much I can use on this card, they know what is pending and when it will clear, so why let me continue to use the card and charge me the overdraft. I find this practice unfair.

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

Sincerely,

Mr. Francis Bertele