

From: WALTER HEBERLEIN, Dunedin, FL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

In support of CU's effort to be able to check ones balance at least from ATMs I find that my balance is reported AFTER a withdrawal. So why not allow one to check it BEFORE withdrawals?

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

Sincerely,

Mr. WALTER HEBERLEIN
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