

From: Mr. Don Bresett, Valrico, FL  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Stop this predatory practice now. Profiting on the ignorance of consumers is never going to be acceptable. There is adequate technology available to advise a customer when this is about to happen. but we banks are incentivized not to tell you of a potential overdraft situation, the consumer is always the loser. I don't even want an opt-in provision, I want the transaction intercepted in real time and the consumer given the chance to back out of it.

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

Sincerely,

Mr. Don Bresett  
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