

From: Charles Edwards, Richmond, WA

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Americans are not well-informed. It's not your fault; they just seem to lack adequate education.

Because you cannot affect the amount, quality, and depth of education required of most Americans, please develop a system that at least advises them when they are about to make poor choices.

Require that Americans be asked via email or telephone call - with a fixed response time - if they want account debits paid and what the charges will be if their balance is inadequate.

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

Sincerely,

Mr. Charles Edwards  
Richmond, VA 23228-4317