

From: Rex Marshall
Subject: Electronic Fund Transfers

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I would also like the banks to enter deposits before debits, cause there has been plenty of times where my directly deposited check and an automatic withdrawal went through at same time but they made the withdrawal first causing an overdraft.

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

Sincerely,

Mr. Rex Marshall