

From: Royal Elmendorf, Pawleys Island, SC  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have an form of overdraft protection on my checking bank account but if the account is accidentally overdrawn I get charged a \$30 fee even though I may have thousands in my savings account with the same bank. In the past at other banks there was a system that automatically allowed the bank to take funds from my savings account to cover 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. Royal Elmendorf  
Pawleys Island, SC 29585-8199