

From: Roger Whitaker, Springfield, IL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

If a debit card transaction would result in an overdraft, I want the default to be refusal of the transaction. Why would anyone want it otherwise? Well, other than the banks who rake in those billions from the overdraft charges.

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

Sincerely,

Mr. Roger Whitaker
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