

From: Joseph Mangine  
Subject: Electronic Fund Transfers

---

Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

A miscalculation currently costs me \$29.00 at my bank. For example, if I deposit checks that do not clear quickly, then pay a bill online, this kind of transaction timing can cost. For those of us whose checking accounts are close to the line, real protection would help in keeping more money in families and less out the door to bank/financial companies' fees.

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

Sincerely,

Dr. Joseph Mangine