

From: Louis Michael Bell, Evanston, IL

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My daughter, just out of high school, has opened her own bank accounts, and was immediately hit with overdraft charges for overdrawing her account at an ATM, although she had checked her account balance on-line only an hour before. She should have had the ability to have overdraft warning or protection, but was told nothing about the availability of such resources.

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

Sincerely,

Mr. Louis Michael Bell  
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