

From: J. William Halfpenny, Westmont, IL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks already take much more of our money than they really need. Do WE really have to give them a chance to get even more? We should also force them to use FIFO in entering bank drafts, instead of entering deposits last and largest checks first, creating the possibility of several over-drafts, instead of just one. If I wrote the mortgage check, it should be the last check entered, not the first. 1/2d

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

Sincerely,

Mr. J William Halfpenny
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