

From: Dale Paul  
Subject: Electronic Fund Transfers

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Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

The purpose of a debit card is that you can only spend the amount of money you have in your checking account, not to over draft your account so banks can steal your money to increase their fee-based income. The banks tell you they do this to keep you from getting embarrassed caused by a decline of your card. This practice has nothing to do with the banks concern for their customers feelings but how the banks can get more of their customers money...

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

Sincerely,

Mr. Dale Paul