

From: Mr. Thomas Kelanic, Turtle Creek, PA
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

When a person tries to withdraw, by credit card or debit card, more money than is available in their account, the ATM should display the account balance and ask if they want to borrow the remainder. The interest rate should also be displayed so the person can make an informed choice. I believe the lack person will want to get close to the screen to assure their privacy.

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

Sincerely,

Mr. Thomas Kelanic
Turtle Creek, PA 15145-1149