

From: Paul Leonard  
Subject: Electronic Fund Transfers

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Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am currently looking at \$350.00 in overdraft fees because my bank chose to pay ATM transactions totaling less than \$100.00. Why did my bank - Bank of America allow the transactions if the money wasn't there. Now because of a math mistake on my part, I am out \$350.00 when if the transactions were rejected I would be out nothing.

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

Sincerely,

Mr. Paul Leonard