

From: Terry Nance, Charlottesville, VA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I never use my debit card because it's so easy for someone to wipe out whatever cash is in the account.

BUT I know so many people who do at retail stores and don't have the capability there to ascertain their balance.

I've heard that gas stations and hotels sometimes put on reserve larger amounts than the customer actually spends and the customer is not told about it. That's not fair!

So it's only right to allow the banks' customers the privilege of opting in for overdraft services particularly since the establishment is allowed to put monies larger than the amount spent in reserve.

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

Sincerely,

Ms. Terry Nance
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