

From: Tamara Kelley, Pleasant Hill, MO  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Both of my daughters have had their Debit cards stolen at one time or another. and they both had trouble because someone was able to withdraw all their money and then some. If they had the option of not having overdraft protection for these charges, then that someone wouldn't have been able to overdraw their accounts. The charges should have been rejected. I would also like to see more responsibility placed on retailers to verify who is using the card.

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

Sincerely,

Mrs. Tamara Kelley  
Pleasant Hill, MO 64080-0102