

From: Erik Bauer, CA  
Subject: Electronic Fund Transfers

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Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

I would prefer to opt-in to overdraft services. I have no problem with my debit card being declined and prefer that happen then overdraw.

Here is one example. When I lived in Athens, OH I was in the middle of getting married in Kansas City and moving to Orange, CA with my wife. I over drafted and not realize this until I received a letter in the mail a few days later. Upon receiving the letter I made a deposit and thought that it was over, yet over the next week I kept getting overdraft fee letters. I finally had to take the \$1000 that my parents gave me to pay the priest to cover my over drafts. Had I been allowed to opt-out of overdraft fees this would never have happened. I urge the Fed to give greater choice to the consumer rather than continued protection to business.

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

Sincerely,

Mr. Erik Bauer  
CA