

From: Carlos N Armesto
Subject: Electronic Fund Transfers

Comments:

Federal Reserve Board:

In my opinion, banks should require an opt-in rule for overdrafting from ATM cards. It is not right to have someone not have the option of either accepting the consequences of overdrafting by debit card or choosing to be alerted if such occurrence is going to take place and make a decision right on the spot.

Thank you for your time.

Sincerely,

Carlos N Armesto