

From: Cynthia Luciani
Subject: Electronic Fund Transfers

Comments:

Mar 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

The practice of allowing debit card overdrafts to go through and then charge overdraft fees is not ethical. If a person has an overdraft, the card should be declined, just as a credit card would. This practice is clearly an effort by the banks to collect additional fees and needs to stop.

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

Sincerely,

Ms. Cynthia Luciani