

From: Chris Wessel
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I do not feel that banks providing overdraft protection is truly a customer service. It is an easy way for banks to take money from people who are already feeling helpless and have simply made an error in accounting. Most of the time the consumer, myself included, is not aware that the account is about to be overdrawn or is currently overdrawn. Banks need to be more upfront about how they handle an electronic overdraft and let the consumer make the decision.

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

Sincerely,

Mr. Chris Wessel