

From: Daniel Alderman  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is extremely unethical and immoral to allow someone to, due to error, spend money that they do not have. I'm sure that I speak for most banking customers when I say that if I knew that there was no money in my account, I would not have tried to spend any. The customer makes a mistake, has no money and then the bank, with an evil laugh, adds to their debt, sometimes weighing the person, who is already financially troubled, with hundreds of dollars in banking fees. This is why I no longer will allow my money to be "cared" for by banks, and never will.

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

Sincerely,

Mr. Daniel Alderman