

From: Jason Osborne
Subject: Electronic Fund Transfers

Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have personally been subject to this special practice and forced to pay out significant fees because the bank chose to "honor" a

debit charge when they knew the funds were not available. Quite simply, if the funds aren't in the account, the charge should be declined. At the very least, I should have the right to set that as the default bahviour on my account.

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

Sincerely,

Mr. Jason Osborne