

From: Dr. Mark Catlin
Subject: Electronic Fund Transfers

Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

Help us stop these overdraft charges. I keep a large reserve in my savings account but instead of automatically drawing from that account or doing an automatic transfer my credit union is doing what many banks are doing -- paying the charge and then giving me an overdraft fee of \$40.00. This is just one of several fees that I have noticed in the last couple years -- makes me wish I could keep my money under the mattress.

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

Sincerely,

Dr. Mark Catlin