

From: Ron Kokish, New Castle, CO

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Meaningful, voluntary over-draft protection would include the following choices.

1. The bank refuses to pay checks or withdrawals that are not covered.
Or . . .
2. The bank pays the withdrawal/check and charges reasonable, a predetermined fee and interest on the amount. And . . .
3. If I overdraw beyond a predetermined point the bank suspends 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. Ron Kokish
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