

From: Vicki Lim, Pueblo, CO
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I feel that a person should have the right to opt for overdraft protection. In today's electronic world it is possible for the bank to know if there is insufficient funds in the account and if the individual does not have overdraft then they should just deny the charge. How hard is that? But if you are greedy which most banks are then they can charge fees which shouldn't be charged and sink a person already in a financial bind farther in debt. Was the intent of all this stupid lending to make a whole generation, a generation of debtors. Banks used to know better.

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

Sincerely,

Ms. Vicki Lim
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