

From: Keith Overturf, Janesville, WI  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am tired of hearing about problems that people have because they inadvertently overdrew their credit card. With the outrageous interest charges allowed on these cards it should be mandatory that the user should have overdraft protection as a default because of his membership even if it involved a small fee.

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

Sincerely,

Mr. Keith Overturf  
Janesville, WI 53546-2063