

From: Eric Moore, Phoenix, AZ
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

If an individual is making a withdrawal from an ATM and the amount requested is higher than the bank balance, the the entire transaction should be declined. It is ridiculous that banks allow funds to be withdrawn when the bank KNOWS that the amount requested exceeds the current account balance. This is utter foolishness.

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

Sincerely,

Mr. Eric Moore
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