

From: Tomm Mulligan, Nashua, NH

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is a debit card "use like cash" if there are insufficient funds the transaction should not clear. If it works like a credit card or a check then OVERDRAFT protection must be offered. Not offering this is "selective targeting" allowing the banks to financially penalize people who want to be able to transact business on a non credit platform.

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

Sincerely,

Mr. Tomm Mulligan
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