

From: Timothy Liebe, Syracuse, NY

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Although I do not carelessly use my checking account, I did on one occasion recently prepay a bill online where the company in question billed me immediately rather than waiting until the date the bill was due. As a result, my account was about \$35 overdrawn when my rent check and another bill went through - and my bank billed me \$150 (\$75 per incident!) for each overdraft!

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

Sincerely,

Mr. Timothy Liebe
Syracuse, NY 13210-2613