

From: Mike Best, Batavia, IL  
Subject: Electronic Fund Transfers

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Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

My entire family has banked with chase for years. this sometimes does not make a difference to them. recently my son in college called me and asked me to transfer some extra money into his account to cover some books he had to buy. also some coffee and roll in the morning and some lunch in the afternoon. he was charged for 3 overdrafts at \$38 each. one was for \$2.50 and one was for \$10.00. the third, which i transfered money into for the books was larger, but still the money was transfered the morning he saw he would be overdrawn.

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

Sincerely,

Mr. Mike Best  
Batavia, IL 60510-3241