

From: Ronoll Johnson, Rochester Hills, MI

Subject: Electronic Fund Transfers

Comments:

Jan 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks allow money to be taken from their account when clearly the money is not there so fees can be charged. I gave my grandson a debit card from bestbank. I asked if there is no money in the account, I did not want it to give him any money. I placed his weekly allowance in this which was \$30.00 he made five purchases total was less than \$15.00 and i was charge \$34 for each purchase \$170.00 in fees

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

Sincerely,

Mr. Ronoll Johnson
Rochester Hills, MI 48309-1370