

From: Doris Preston, Radcliff, KY

Subject: Electronic Fund Transfers

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Comments:

Feb 9, 2009

Federal Reserve Board Email comments

Dear Email comments,

In the beginning I remember when a person attempted to make a purchase using their credit card and they were near their balance or the purchase would cause it to go over, the card was declined. Now I face ATM fee charges for purchases I make when I have miscalculated my credit/debit card balance. I would rather these purchases be declined, since most of the time they are under \$10, than pay the bank fee. Nothing I intend to purchase is serious enough to ENJOY the bank fee!

I feel that if a person wants the merchandise that bad then they can call the bank that issues their card and ask for an exception. Personally, the items that caused me the fees was not worth requesting an exception. I would rather the items been declined. PLEASE require banks get your permission first before covering ATM and most debit transactions (called "opt-in" overdraft service).

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

Sincerely,

Ms. Doris Preston  
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