

From: Allan Graupman, Winnetka, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

DON'T LET THE BANKS DO TO OTHERS THAT THEY DID TO ME.
LAST YEAR MY ATM CARD AND PIN NUMBER WERE STOLEN FROM AN ATM READER AT
COSTCO WHAREHOUSE.

I HAD NO MONEY IN MY ACCOUNT. \$2,000 LATER THAT THE IDENTITY THIEVES
TOOK FROM MY ACCOUNT BECAUSE THE BANKS ALLOW THIS TO HAPPEN...SHOULDN'T
HAPPEN.

I DIDN'T AUTHORIZE THIS. THE BANK NEEDS MY PERMISSION TO DO THIS.
OVERDRAFT? IT'S A WAY TO STEAL FROM A CUSTOMER.

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

Sincerely,

Mr. Allan Graupman
Winnetka, CA 91306-3423