

From: Bruce Whiteman, Newark, OH

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Thank you for considering changes in the way banks apply credits for overdraft. I am writing more for my children, but many of them today live off their debit cards. They simply do not carry cash. Accidental overdrafts do happen and to allow banks to make a charge of over \$30 for a \$1-2 dollar mistake seems to be harsh.

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

Sincerely,

Mr. Bruce Whiteman  
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