

From: Jessica Keck, Tinton Falls, NJ

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Especially in these trying economic times, it is time to give people the choice. Now if they so choose to withdraw over the amount then they can accept responsibility for their actions. If the ATM just allows the withdrawal despite the balance in the account, then a person who only checks their statement once a month would be vulnerable and think that the bank would not have allowed a withdrawal if they 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,

Ms. Jessica Keck
Tinton Falls, NJ 07753-7688