

From: Mr. Blair Ray, Hatfield, PA

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Not sure if this is news to you folks but thought I'd send it along anyway. My bank asked me if I'd like overdraft protection and it came in the form of "another" credit card. Yes they did explain it but not so sure the explanation was totally "clear". Anyway along the way that card has now increased it's interest rate. I'm sure it's all legal but it's just another way of putting another credit card into the consumers hands.

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

Sincerely,

Mr. Blair Ray  
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