

From: John Meissner, Milwaukee, WI

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Also, the wait time in crediting one's account. With an on-line payment, the money is taken out of my account, right away, but then the Banks and/or Credit Card companies take 5 to 7 work days to credit my account. With electronic clearing being used, this should not be allowed!

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

Sincerely,

Mr. John Meissner  
Milwaukee, WI 53202-1526