

From: Thomas Alley, Meeker, CO
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Recently while making a purchase at a Big Box store in the next town, I mistakenly handed the clerk the wrong debit card. Before I caught the mistake the card was declined. I gave her the correct card, completed my purchase and believed all was okay. I was shocked when I got my statement from that "declined" card. I was charged a \$25.00 overdraft fee! mind you, this was not a paper check that needed handling, it was a debit card transaction that was declined. I think this is outrageous! Please stop this form of greed and make it effective now! this is not right! Thank You.

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

Sincerely,

Mr. Thomas Alley
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