

From: David Bassan, Necedah, WI

Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please create legislation that would ban banks from automatically covering debit card charges that would cause overdraft fees. The customer should be entitled to know that s/he is about to overdraw, be told what the fee will be, then be given the choice to continue the transaction or cancel it. Informed consent is a marvelous thing.

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

Sincerely,

Mr. David Bassan
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