

From: Donald Caton, Orlando, FL

Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

There is no reason why, in this computer age, an attempt to get cash at an ATM cannot immediately access your account and advise if funds are too low. Please kick the banks into the 21st Century and end their excuse for high charges.

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

Sincerely,

Mr. Donald Caton
Orlando, FL 32819-7110