

From: Wayne Potrafka, Portsmouth, VA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

The whole purpose of many people in going with a debit card instead of a credit card is the believe that this will prevent them from making an error that can lead to an overdraft. Obviously, they have been misled. I, for one, want my card rejected if I do not have the money in the bank to cover. I am on a limited budget, and the high overdraft fees are a deal breaker. If I want the bank to loan me money, I will go and ask them for the loan, and sign a paper understanding that I am paying interest. If I don't ask for a loan, I don't want one, and I do not want to pay fees!

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

Sincerely,

Mr. Wayne Potrafka
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