

From: Larry Bell, Albuquerque, NM  
Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Although I have never had to use overdraft protection, banks have been charging exorbitant fees in this area for years. Having the ability to decline a cash advance to cover an overdrawn condition should be a common and just practice offered to every bank patron.

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

Sincerely,

Mr. Larry Bell  
Albuquerque, NM 87112-3953