

From: Beverly Churchill, Anchorage, AK

Subject: Electronic Fund Transfers

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Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

Once I put a charge on one of my cards and it went through. When I received my bill, I was actually over-limit yet had no idea because the charge had been covered, with a fee. I would rather that the charge had been denied, alerting me to the fact that I was at my limit. I do have overdraft protection on my checking account, but I had to set that up with my bank. I think customers need to be clearly informed of this option and give actual consent before it is exercised.

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

Sincerely,

Ms. Beverly Churchill  
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