

From: John Stockton, Sacramento, CA
Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had an experience where my dog chewed on my ATM and needed replacing. When in the bank ordering a new card I withdrew cash to get me through the weekend and the teller didn't tell me my payroll check had not posted and this would create an overdraft and fee.

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

Sincerely,

Mr. John Stockton
Sacramento, CA 95835-2142