

From: Mr. Robert Comey, Carbondale, CO

Subject: Electronic Fund Transfers

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

Too often, overdrafts occur because bank ATM's do not provide real-time account balances prior to making a withdrawal, and because fees for ATM use are not reflected in the amount available for withdrawal.

Both of these issues should be required of banks when they license their ATM's. Users should always be given the opportunity to prevent overdrafts proactively, just as they are with a flesh and blood teller.

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

Sincerely,

Mr. Robert Comey
Carbondale, CO 81623-1926