

From: Barbara Sallettes, Metairie, LA
Subject: Electronic Fund Transfers

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

With ATMs and with debit cards, banks should just not allow you to take out money you don't have. The transaction should be denied. Instead, they allow you to go over the amount you have and then charge you an enourmous overdraft fee.

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

Sincerely,

Ms. Barbara Sallettes
Metairie, LA 70001-2692