

From: John Ellenberger, Pagosa Springs, CO
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

In order to make responsible decisions about my finances I need the information to do so. Please require banks to inform me that a withdrawal request will cause an overdraft. I will then be able to make an informed decision whether to continue with the transaction.

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 Ellenberger
Pagosa Springs, CO 81147-7636