

From: Jacob Wurtz, St Petersburg, FL
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please allow overdraft protection on all accounts whether personal or

business. It's a crime the way banks charge for errors. Also please put a stop to allowing banks which charges to consider when charging for overdraft. As a business owner with small numerous small credit card charges, the bank at their discretion, could choose to "bounce" numerous small charges or one large charge, based on their need/greed for the day.

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

Sincerely,

Mr. Jacob Wurtz
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