

From: Felipe Eixeres, Westfield, IN

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is pretty insulting to my intelligence, that my bank (Chase), is telling me that the overdraft protection they force on me is provided as a "courtesy". I asked them that I don't want this courtesy that costs me \$32 per incident. They say that they cannot do that. I think that it is my right to not purchase something when my debit card is declined in some store due to insufficient funds. I don't need anyone to "help" me without me asking for help.

Sincerely

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

Sincerely,

Mr. Felipe Eixeres
Westfield, IN 46074-5809