

From: Richard Riedel, The Woodlands, TX

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had overdraft protection, plus two other accounts in the same bank. I accidentally wrote a check on the wrong account for an IRA contribution, and the bank promptly switched the OD funds from another account but charged me \$35 to do it. The other account was non-interest bearing and had more than \$100,000 in it. Didn't seem quite right to me.

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

Sincerely,

Mr. Richard Riedel
The Woodlands, TX 77381-5150