

From: KERRY SEARLE  
Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

We make a phone call, for the most part knowing when it's long distance and when it isn't. Oh, except for that "local long distance". Well it's no different with our money. We should be able to know our money balance before we use our ATM card. How about

when a customer bounces a large check and everything goes crazy in your account with overdraft fees as a result. If the guy is a bad check writier do you really think you are going to collect those overdraft fees?

Reform is due now!

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

Sincerely,

Ms. KERRY SEARLE  
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