

From: Mary Manning, Duncan, OK
Subject: Electronic Fund Transfers

Comments:

Mar 11, 2009

Federal Reserve Board Email comments

Dear Email comments,

I wonder how many making this decision for most of us have ever found themselves at the receiving end of this situation? If they just refuse to clear an over-charge until you check with them, that would not only save the average person alot of money, it would also help detect unauthorized use of debit cards (as I am careful and would not run over what is in my account).

My son has a bad habit of not keeping track of his account, and I'm sure the pigs at his bank have managed to buy a new car at his expense. If they just refused to allow over-charges a few time, I believe he would start to take this bad habit a little more seriously! Please make them force people to make a conscious choice to prevent overdrafts by making it a little inconvenient and embarrassing.

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

Sincerely,

Ms. Mary Manning
Mary Manning, OK 73533-6064