

From: Miki Noguchi, Irvine, CA
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'd rather have a charge denied than have the bank cover the cost of a 5 dollar lunch and then subsequently charge me 25 dollars to cover that 5 dollars. If I know on the spot that my charge has been denied, then I could probably borrow a couple dollars from a friend until I can get to the bank to deposit money.

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

Sincerely,

Ms. Miki Noguchi
Irvine, CA 92614-5326