

From: Joseph Olivas, San Diego, CA

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

My credit union sent a notice letting me decide if I wanted overdraft protection with a cost applying if it happened. Every bank should be required to do this and give customers a choice in the matter.

If one requests more cash than the account has, the computer has this data and should inform the patron of this fact rather than dispensing cash that is not there.

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

Sincerely,

Mr. Joseph Olivas
San Diego, CA 92109-2506