

From: Gregory Lockett, Saint Joseph, MI  
Subject: Electronic Fund Transfers

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Comments:

Mar 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I learned years ago that ATMs are notoriously not accurate as to balances or the account status, which is very misleading by banks and the bank should be responsible to a larger extent for creating the overdraft problem due to poor service on their part. It is a form of cheating, and very suspect when they make excessively large fees from it.

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

Sincerely,

Mr. Gregory Lockett  
Saint Joseph, MI 49085-1802