

From: Ms. Jean Napper  
Subject: Electronic Fund Transfers

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Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

The whole point of ATM's when they began was that they would save money over labor costs of tellers. Now ATM's have become money machines for banks. They should be free.

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

Sincerely,

Ms. Jean Napper  
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