

From: Cheryl Hanson, Wynantskill, MN

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

WE as the American People have taken so much laying down, and despite it all, are sure to follow the rules. When our financial institutions do not follow standards that they assume consumers must, and penalize us still, that is wrong.

There should be no finger pointing at this moment however, and for that reason, penalties are truly taking advantage of the population at the worst possible times. We need to protect those who need our help the most.

Please reflect on these policies as you review the regulatory banking environment.

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

Sincerely,

Mrs. Cheryl Hanson
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