

From: David Klevens, Boynton Beach, FL

Subject: Electronic Fund Transfers

Comments:

Feb 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The Banks have overnight borrowing rates of almost 0% and they are still raising consumer credit card rates with no reason. Enough, should be enough for the greedy banks that mostly caused their own troubles and now that we the People are bailing them out, they have the audacity to refuse to loan us money. That's real Chutzpah!

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

Sincerely,

Mr. David Klevens
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