

From: Ron Sheffler, Rensselaer, IN
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have three adult children trying to survive financially. Only one of them has a full time job. They of course have checking accounts.

When money is scarce, overdrafts happen. The banks end up sucking on my children's accounts with exorbitant fees and putting them deeper in debt. All of this is done by computers, so why the high overdraft fees!!!!

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

Sincerely,

Mr. Ron Sheffler
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