

From: Joseph Lawson, Tustin, CA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is a no brainer. Just do it. The question is the cost since I believe most banks will not apply without a cover charge.

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

Sincerely,

Mr. Joseph Lawson
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