

From: Stephen Anderes-Mullen, Ridgefield Park, NJ

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm tired of banks being able to steal my money! Overdraft fees have gotten so outrageous that I'm better off using a credit card. Heck I have a credit card with the same bank I should be getting overdraft for FREE not a pay for service. In the light of this summer's events and the resulting bail out it's time for banking reform stop letting banks STEAL from the average Joe. I wouldn't mind so much if the overdraft fee/service was opt in.

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

Sincerely,

Mr. Stephen Anderes-Mullen  
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