

From: Dianne Witherbee, Princeton, NJ

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Any legal agreement should be binding only if all parties fully understand the consequences and terms before changes are made. Banks like first to get our signature, then change the terms later as their needs increase. These banks must override their tendency to quietly shake us down with surprise announcements that terms have changed.

We are like junkies being short changed by a pusher who stuck the needle in before telling us the price just went up. Whoops, now you're deeper in debt, sucker!

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

Sincerely,

Ms. Dianne Witherbee
Princeton, NJ 08540-5301

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