

From: Anthony Spaltro, Tempe, AZ
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Sir, I am one of many Americans that are soaked by banks and lending institutions on a daily basis. Every time I turn around, I am being charged fees for using other bank's ATMs, overdraft fees, late fees, etc. In many cases, these "lending institutions" are making ten to twenty percent on these excessive charges. Those are Bernie Madoff levels of returns!

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

Sincerely,

Mr. Anthony Spaltro
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