

From: Sandra Myers, Sharon, MA
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Nobody wants to be charged overdraft fees at usury rates for bank transactions whether inside or using an ATM. Please use consideration and offer opt-in protection to consumers. In this day and age, robber baron tactics are almost criminal against innocent consumers who are trying to get by.

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

Sincerely,

Mrs. Sandra Myers
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