

From: JOSE SANCHEZ, Pembroke Pines, FL

Subject: Electronic Fund Transfers

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Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

My family and myself have paid more than our fair share of fees to the

Bank even though we have always had money more than enough money in our account and reserves to cover it.

Please regulate the fees this modern day mafia institutions inpose on good responsible customers.

JRS

Pembroke Pines, Florida

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

Sincerely,

Mr. JOSE SANCHEZ

Pembroke Pines, FL 33029-3455