

From: Robert Pugh, MD  
Subject: Electronic Fund Transfers

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Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been charged numerous times for overdrafting, a service that I did not ask for, and I have no way to get out of it. I would rather my card just be declined instead of the bank continually taking money I don't have. I feel taken advantage of and I want it to stop.

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

Sincerely,

Mr. Robert Pugh  
MD