

From: Judith Roques, CA  
Subject: Electronic Fund Transfers

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Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

I feel strongly that overdraft service needs to be OPT-IN.  
Banks are untrustworthy and devious and I have personally been subject to their wims in the past.

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

Thank you!

Sincerely,

Mrs. Judith Roques  
CA