

From: Michael Zdyrko, Camden, DE

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is time to stop the greed of the banks. They use our monies to make money, pay us less interest when they have our money and charge us more when when want borrow money (our money). Even worst, they charge so many outlandish fees and say it's to cover costs when they make billions in profits from the fees. What's up. When is the consumer protected from these mobsters? The government needs to protect the consumer and not the banks. We are the economy.

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

Sincerely,

Mr. Michael Zdyrko  
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