

From: Lois Tonoff, Millbury, OH
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Don't make assumptions regarding the wishes and needs of your customers. The banker used to be the customer's friend. Now you have chosen to be an active Beast by slapping our accounts with charges for things you never presented to us. Wham Bam!!
Got your money!!

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

Sincerely,

Mrs. Lois Tonoff
Millbury, OH 43447-9469