

From: Margaret Campbell, Yellville, AR
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

There's nothing wrong with banks making money. They just need to shine some sunlight on their practices so that consumers can make an informed decision. There is NO reason banks cannot show account balances so that consumers can choose appropriate amount to withdraw to avoid exorbitant fees.

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

Sincerely,

Mrs. Margaret Campbell
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