

From: Janine Baughn, Tacoma, WI
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a consumer who has been victimized by predatory hidden bank charges in the past, I feel that this is crucial for people to keep what little money they have these days. The era of the fat-cat banking system has got to go, and not soon enough. Deregulation was and is a huge financial disaster that the tax payers are going to be paying for the rest of their lives.

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

Sincerely,

Mrs. Janine Baughn
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