

From: Michael Vaillant, Fort Lauderdale, FL
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

How sad it is that no one, NO ONE, can claim to being proactive on the average person"s behalf against (yes, against) Banks, insurance companies, and other institutions that have, and continue to have, GREED as their only motive.....What is said to we average folks when the chips are down.....Johnny, I hardly knew ya.....

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 Vaillant
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