

From: Theodore Anderson, Fort Collins, CO
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft services are exactly that, a service to assist consumers in a crisis situation. Given that this "service" can have exorbitant fees associated with it, it must be optional on accounts.

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

Sincerely,

Mr. Theodore Anderson
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