

From: Richard Dickieson  
Subject: Electronic Fund Transfers

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Comments:

Mar 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is crucial that some changes be made in the existing environment where banks make decisions on whether or not to process a credit card charge or check that would overdraw one's account by how much money they can make on the transaction not according to what is best for the consumer. As more and more banks go away it is important that the remaining banks don't gain excessive market power over their customers.

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

Sincerely,

Mr. Richard Dickieson