

From: Jerry Gobble, Olmsted Falls, OH

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Unless you tell these greed merchants what they cannot do, they will do all they can to gouge their customers. they have been given until 2010 to get their act together, so what do they do, they raise interest rates on customers to make up for their own bad decisions.

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

Sincerely,

Mr. Jerry Gobble
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