

From: Ronald (& Janet) Pinkham, Oxford, ME

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

We believe that only a very moderate charge should be made for overdrafts unless overdrawing becomes a habit. If a person has a back-up such as what some banks call "Moneyline", there should be no charge at all unless that becomes a habit.

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

Sincerely,

Mr. Ronald (& Janet) Pinkham  
Oxford, ME 04270-4604