

From: Richard Verrico, Massapequa Park, NY  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I believe current bank overdraft fees are outrageous and should be outlawed. A more equitable solution is to charge a reasonable annual interest rate on the amount borrowed for the time period the credit is extended.

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 Verrico  
Massapequa Park, NY 11762-3907