

From: Lewis Miles, Gouldsboro, ME
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am 64 years old and haven't had an overdraft since the 1970's. Given today's modern transactions - ATM, online, debit card, automatic, and who knows what will come - I want the option of NEVER having another. Pardon me for noting that I seem to be handling my money more responsibly than most of the banks. This should be just the beginning point for your regulations that protect the consumer.

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

Sincerely,

Mr. Lewis Miles
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