

From: Anton McInerney, North Reading, MA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I,m not sure how knowing ahead of time will make overdrafting any easier. I think work on multiple devices that warn during a grace period when adjustment is needed would help some of us to perfect our disciplines. It is a terribly busy and complicated world and little or greater interruptions of routine that are unavoidable do cause minor lapses even in young people. Business exists because of the people and to serve those needs not the other way around. Thankyou.

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

Sincerely,

Mr. Anton McInerney
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