

From: LMT School, Susan Goldman

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a business owner, I have little enough choice in much of how I run my business. I do not feel, considering how poorly banks manage their businesses, that I have to underwrite & fund banks because of an occasional error I might make.

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

Sincerely,

Mrs. Susan Goldman
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