

From: Jesus Chapa, Brownsville, TX

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I know that one needs to be more responsible of ther money on hand, but sometimes we make mistakes in our accounting, (buy a doller or two). It would be nice to build a a personnel buffer to provent this from happening,some bank not all, ask you to take out a personna loan for this perpose, this is to much hassel with, some of use can"t even take out a loan PLEASE! give us some help so we can do the right thing.

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

Sincerely,

Mr. Jesus Chapa  
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