

From: Robert Diaz  
Subject: Electronic Fund Transfers

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Comments:

Mar 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks have more control then we think. I slip up and go over \$1.50  
ends up costing me \$30.00.

Please give us the option to choose.

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

Sincerely,

Mr. Robert Diaz