

From: Eri Gjergji, Paducah, KY  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank (Regions Bank) does not allow me to remove the overdraft protection on my debit card. They say it's for my benefit, when in fact I would rather be denied if I don't have the funds, and use another form of payment, than get charged for overdrawing my account. It is an unfair unjustified practice.

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

Sincerely,

Mr. Eri Gjergji  
Paducah, KY 42001-5969