

From: Thomas Biggs, Rockville, MD

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This entire matter is ridiculous! Banks need no fees. Period. Banks have our funds to invest. That is how they were originally created and directed. I only wish I could charge such outlandish and varied fees in my real estate practice.

Please take action now and forever against this egregious activity.

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

Sincerely,

Mr. Thomas Biggs  
Rockville, MD 20852-4368