

From: Cynthia Guenther, Glendale, AZ

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Every way I turn, someone is waiting to rip me off--to try to strip me of my hard-earned dollars for no good reason. The banks and credit card issuers are among the worst offenders. Here in Arizona, the voters were smart enough to see beyond the hype produced by the quick-loan industry and will shut them down when their right-to-exist lapses in 2010. Now it's time to curb the horrendous and unfair fees charged by the big banking industry.

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

Sincerely,

Ms. Cynthia Guenther  
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