

From: Douglas Jandebeur, Tulsa, OK  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is time to control banks that prey on the less affluent people. Returned check charges are out of control. Many times the returned check charges cause additional charges to be taken from the person. Many banks also charge the person taking the check. There is a cost to banks, but it should not be a profit program. It costs the person taking the check a lot more than the bank.

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

Sincerely,

Mr. Douglas Jandebeur  
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