

From: Tiamara Phillips, Tulsa, OK
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think that banks make enough money off the public that they can afford to cover overdrafts for FREE. They are just being greedy and costing their customers way too much to have services at a bank! I don't know how the executive sleep at night.

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

Sincerely,

Ms. Tiamara Phillips
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