

From: Cesar Guzman, Paterson, NJ

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Obviously the banks are looking for their interest, not the consumers. They use our money and then they charge us this ridiculous fees. The senators and congressman that represent us, supposed to watch for our interest, not the banks. The banks already have our money and you had our votes, until the next elections.

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

Sincerely,

Mr. Cesar Guzman
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