

From: Chastity Roberts, West Seneca, NY

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I will not have another bank account until I know I am protected. The banks are putting items in at the same time too, so if you go over \$.02 cents they will charge you a fee for each item even if you only went over 2 cents. Lets say there were four items involved that is 4 \$32 fees which double every 5 days until paid. Unreal and stealing.

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

Sincerely,

Ms. Chastity Roberts  
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