

From: Donna Chapman, Hurricane, WV
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I feel like everywhere we turn, fees are being implemented. With the economy in the state it's in, how do they expect a consumer to begin to get ahead or really break even. The new administration considers the "wealthy", people who make \$100,000 or more. What a joke that is! I don't see how people that make less than that even survive financially! It's more like people that make around \$100,000 are the working poor.

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

Sincerely,

Mrs. Donna Chapman
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