

From: Laura Arntz, West Linn, OR
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

If banks continue to put us in the hole, either through their usery credit practices, dangerous business deals, and outright greed, we will have NO economy. THEY are responsible for our current economic depression, and their predatory practices MUST BE STOPPED.

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

Sincerely,

Ms. Laura Arntz
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