

From: Larry Keevill, Sr., West Chester, PA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Hello

I would like to share what a bank did to our family. We had a family crisis and inadvertently went over our credit limit, we were not notified at ALL. two WEEKS later we were informed that 7 overcharges would apply.

I had previously notified the bank that a credit limit is as stated A CREDIT LIMIT do not go above it. THIS IS NOT RIGHT

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

Sincerely,

Mr. Larry Keevill Sr.
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