

From: Lori Henes, Bigfork, MT
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

a few years ago my checking account was used without my permission causing overdrafts of almost \$700.00 dollars....The bank was insistent that those fees be paid. I find that they are so willing to charge for the least of services, while touting "free" whatever. I also notice that banks can build new buildings at will, but the people whose money is in those banks can't get a loan to buy a used car. Bottom line something needs to be done about this flagrant and rampant use of our money.

I.j.henes

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

Sincerely,

Ms. Lori Henes
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