

From: Wes Sanders, Murrieta, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is absolutely impossible to keep a balanced check book in the electronic age. Charges post so quickly that you can't wait for your statement to snail mail its way to you. If there going to make unreasonable charges, they should let you "opt out" of the first one.

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

Sincerely,

Mr. Wes Sanders
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