

From: Valerie Greear, Boise, ID
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had an experience with US Bank where I learned a new rule every few months. Why? Because they would slap me with an overdraft fee and I would have to go in and find out what I'd done wrong this time. I think it is unconscionable that banks are allowed to take advantage of the little guy like this. Little guys like you and me and 90% of the population.

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

Sincerely,

Ms. Valerie Greear
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