

From: Mark Schneider, Boynton Beach, FL

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am accustomed to being charged very high fees and then truly usurious interest when I am late with a payment (often because of mail breakdowns) on my credit card account. Overdraft protection would eliminate at least one venue by means of which banks gouge customers.

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

Sincerely,

Mr. Mark Schneider
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