

From: Roxanne Lucas, Titusville, FL  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank, Regions, makes a killing each month with me in overdraft fees. They have never offered me overdraft service. They let my ATM/VISA card purchase items, then charge me the \$35.00 for overdraft fees. Sweet for them! NOT for me!

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

Sincerely,

Mrs. Roxanne Lucas  
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