

From: Ray LeClair, Santa Cruz, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please get big business away from gouging us at every chance they get! Taking advantage of us (the people) is NOT GOOD BUSINESS. NOT only do we bail them out with our money then they use their power and legal advisors to do us harm. Seems like a long ago TEA Party was almost about the same thing. How about looking into the Caymen Islands where these large companies and bank CEO's hide their tax money!

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

Sincerely,

Dr. Ray LeClair
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