

From: Mr. Thomas Strini, Mint Hill, NC
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks should not be allowed to create a loan obligation without an explicit request from the customer. They should not be allowed to gain approval for the loan facility by incorporating it into every checking account agreement.

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

Sincerely,

Mr. Thomas Strini
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