

From: Kimberly James  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am on disability and being charged \$40 for a \$3 overdraft is devastating. The contempt and deception that banks have shown the very people that have made them rich is astounding. Their greed is a major reason why our country is facing this economic crisis. Getting rid of this ridiculous policy will help banks get back into the business of serving their customers and looking out for the very people that butter their bread.

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

Sincerely,

Mrs. Kimberly James