

From: Derrick Decker, Belleville, IL
Subject: Electronic Fund Transfers

Comments:

Mar 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

In these difficult times, consumers should be given the choice (at time of purchase) as to whether they want to overdraw their account and incur another outrageous fee. Budgeting is harder now than ever before and just one or two of those outlandish fees can be the difference between being able to buy milk and bread for your family or going without until payday.

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

Sincerely,

Mr. Derrick Decker
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