

From: Allen Dulen  
Subject: Electronic Fund Transfers

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Comments:

Mar 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

I had an overdraft protection on my account that I have had for 6 years. Basicly a credit card that incurred no fees or transfere charges of any kind just simply, any "overdraft" amount would be added to my credit account at about 6.5 % interest. US bank just Eliminated that account. I have NEVER missed or been late on payment in 6 years. Now they say they will charge me overdraft fees.

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

Sincerely,

Mr. Allen Dulen