

From: Mr. Donald Black, Talent, OR

Subject: Electronic Fund Transfers

Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks are greedy. There is no good reason for the excessive overdraft charge, and they have the technology to tell the card holder that a charge request will result in an overdraft. Why don't they? Greed for unwarranted profits.

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

Sincerely,

Mr. Donald Black
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