

From: William Freeman, McAlester, OK

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is unfair that credit card companies can act like the loan sharks of the past. I understand that the credit card business is a great source of income, but it shouldn't be treated as their only source of income. It is almost impossible to pay off credit card debt because of the way the laws are stacked against the consumer.

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

Sincerely,

Mr. William Freeman
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