

From: Bruce B. Collette, Casanova, VA

Subject: Electronic Fund Transfers

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Comments:

Dear Sirs:

"It's time to retire mandatory overdraft fees" as Michelle Singletary headlines her daily article in the Washington Post today, March 26, 2009. Please require institutions to seek customer's permission to provide overdraft protection for ATM withdrawals and debit card purchases. Insure that customers would have to choose to opt in before any fees could be assessed for an overdraft transaction.

Sincerely,

Bruce B. Collette

Pageland Farm, Casanova, VA 20139