

From: Mr. Walter Michalski, NY
Subject: Electronic Fund Transfers

Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please vote to make overdraft services opt-in, give us the choice, giving banks the choice only allows them to create these money making schemes. Changes such as these will have a much quicker and bigger impact on consumers wallets than waiting for the stimulus to take effect.

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

Sincerely,

Mr. Walter Michalski
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