

From: Amy Ryan, NJ
Subject: Electronic Fund Transfers

Comments:

Mar 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

It has come to my attention that you are considering making overdraft services mandatory. I feel that this service should be optional and at the discretion of the account holder. Mandatory overdraft "protection" is just another way for banks to charge for a service I do not wish to have.

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

Sincerely,

Mrs. Amy Ryan
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