

From: Lori Griggs  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think that any purchases that would overdraw my account should be declined. If that embarresses me that is my business, not the banks.

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

Sincerely,

Ms. Lori Griggs