

From: Mr. Erin Freeman  
Subject: Electronic Fund Transfers

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Comments:

Mar 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This unfair practice has taken thousand of dollars from my account over the years. Why is this service forced on me? Why do banks get to hold certain transactions and them post that makes them the most money? Does the Fed even care? Is this government should to protect me against businesses that want to hurt me for a profit? Who speaks for me? When does my opinion matter? PLEASE STOP THIS UNFAIR PRATICE THAT ALLOWS LENDERS TO SCREW OVER THE TAXPAYER! PLEASE HELP US!!!

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

Sincerely,

Mr. Erin Freeman