

From: Ron Snider, Eastham, MA  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a parent trying to raise my college age children with a sense of

fiscal responsibility, I deplore the fact that they are regularly duped into overspending the account balances with the outrageously high

overdraft fee and interest charges that such inadvertent actions incur. It's as if the banks are determined to put them in debt before they even get a start in life.

Therefore on their behalf, I ask the following in the spirit of our right as Americans for free choice...

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

Sincerely,

Mr. Ron Snider  
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