

From: Randall Lott, Tampa, FL  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

It does not happen often, but I have been in situations where my account went into overdraft protection and I ended up paying over \$100 in fees. To me, this is like paying 100% interest on a loan, a practice that is regulated.

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

Sincerely,

Mr. Randall Lott  
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