

From: Reverend Bonnie Faith-Smith, Cambridge, MI

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

My credit rating is poor because of the life threatening illness of my daughter. Therefore, I do not qualify for overdraft protection with my bank. They have hit me with out size overdraft fees. It is modern day usury! It makes it that much harder for me to get on top of finances when my bank is costing me so much money.

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

Sincerely,

Reverend Bonnie Faith-Smith  
Cambridge, MA 02139-3506