

From: Ylice Golden, Fincastle, VA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank of America ripped us off for more than half of our monthly income twice last year, by playing games with how long to post a deposit. While this is a great start, it needs to be even stronger. When big banks break the backs of the families of disabled veterans, someone in Washington is truly asleep at the wheel.

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

Sincerely,

Mrs. Ylice Golden
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