

From: Peter Lynch, Pembroke, MA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Recently, I was penalized \$25 for an \$11 ATM card overdraft by Bank of America. I have a \$3000 line of credit attached to this card of which the outstanding balance was 0. Isn't Bank of America a recipient of bailout money? How am I supposed to be sympathetic.

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

Sincerely,

Mr. Peter Lynch
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