

From: Jerry White, Lompoc, CA  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Should we not be protected from unscrupulous banking practices. The citizens of this country are suffering enough now without banking institutions making it worse. If these institutions rely on these scams for their profit margin, then they need to be "made" to conduct business another way without passing on any additional costs to us. Thank you for your time.

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

Sincerely,

Mr. Jerry White  
Lompoc, CA 93436-3319