

From: Eleonore Lee, San Antonio, TX

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Markets tell us that choice and through it healthy competition is good for keeping businesses healthy and providing good product. Why should banks not also provide options and services we need and want vs the current lack of options?

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

Sincerely,

Mrs. Eleonore Lee  
San Antonio, TX 78230-2009