

From: John M. Dewolfe, Medfield, MA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is sickening that the "almighty" dollar dictates what actions (or inactions) businesses pass on to the consumer. Whatever happened to morals and values? Is it me or is there something drastically wrong with charging ordinary hard-working individuals with monetary "penalties", so-called for things either unknown to them or whether a case of an innocent oversight? Let's change this ridiculous hefty charge as there are better ways for financial institutions to make money, say...honestly?

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

Sincerely,

Mr. John M. Dewolfe
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