

From: Alise Bamforth, Pittsburg, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is another way banks take advantage of the consumer by "charging" them to use their own money. Thirty years ago banks did this sort of thing for free by personal arrangement, only the rich could have this privilege. It's time to stop this kind of abuse, it does not cost the bank any money to transfer funds from one account to the other. This is more free market gravy money for them, they should work for their money just like we do.

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

Sincerely,

Mrs. Alise Bamforth
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