

From: Patrice Culver, Patrice Culver, TN

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

i believe this would help a lot of people especialy the younger generation getting out on there own and opening their 1st checking account, i went through this w/ my son he was \$.03 short (three cents) and did the bank call NO!! did he receive anything in the mail, yeah 2weeks later!! one little math error screwed him up, boy was it a snowball affect it took months, \$35.00 a pop.. he could have paid a carnote after all the fees he was charged...something needs to change!!! God Bless America!!! & Obama!!

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

Sincerely,

Ms. Patrice Culver  
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