

From: Ms. Judy Donahue, South Setauket, NY  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm trying to hold on to my home. now can't even afford to have a bank account, they say thier extending a courtesy try ripping off america, in times of a ressesion! shame on these banks, and they want a bail out!!

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

Sincerely,

Ms. Judy Donahue  
South Setauket, NY 11720-1310