

From: Jan Clutter, Portland, OR  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I and my son have been the subjects of many overdraft charges when the bank should never have approved our attempts to use our debit card (and when we "knew" we had enough money in our accounts). This is an outrageous and egregious practice on the part of our lending institutions!

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

Sincerely,

Ms. Jan Clutter  
Portland, OR 97211-3609