

From: Cindie Oxendine, Charlotte, NC
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is a simple way to protect those that still have a job and struggling to pay bills on the day they're due. Please make this happen.

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

Sincerely,

Mrs. Cindie Oxendine
Charlotte, NC 28273-8877