

From: Michael Collier, Flowery Branch, GA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is a matter that needs urgent attention.

Over the the past several decades, I have, too, frequently been the victim of unscrupulous and unfair dealings from the several different banks I have dealt with. They are free to levy very unfair charges on their services. I have also been a victim of their unsavory lending policies and the terms they veritably force on you. Now, they are getting the benefit of virtually free use of the tax-payers money with no apparent accountability. Let's put the stop to all of this NOW and put very tough regulations on these freeloaders and their greedy hold on the financial system.

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

Sincerely,

Dr. Michael Collier
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