

From: Sarah Wentworth, Nobleboro, ME

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank of America does not discriminate. Please let me share this fact publically. They are an equal opportunity gouger. Bank of America will adjust the order and transaaction type to best suit its need to get the most service (i.e. overdraft) charges out of a customer. The overdraft fees are what is killing off the middle class. PLEASE stop this (and all other) banking institutions from carrying on in this manner.

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

Sincerely,

Ms. Sarah Wentworth
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