

From: Enrico Gabuzzi, Katy, TX
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I would like to see some real changes in the credit card system and very soon, It's not possible that when we make a mistake of being late, NSF or overdraft, we are charged every time at least \$ 34/38.00 USD and when the bank makes a mistake is only the usual "WE ARE SORRY" and nothing happens, I'm really sick and tired to see that these big companies have kidnapping the country and the politics just looking, we need some effective action right now!.

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

Sincerely,

Mr. Enrico Gabuzzi
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