

From: King Hannah, Dallas, VA  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'd like to get the same treatment with my bank account transactions as people with 100s of thousands in their accounts. I'd like to have the bank clearly spell out what their fees are before they charge them. I think it's wrong to charge me a fee because my bank has a policy of waiting an artificially extended period of time before they make available deposits made from checks issued to me. Banks are making a lot of money off of people who need every dime because they are small depositors. It's time for them to clean up their act. It's time for the Federal Reserve Board to protect middle class and the working poor.

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

Sincerely,

Ms. King Hannah  
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