

From: Marti Garin, Saint Paul, MN  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been complaining for years about this but nobody listens to me because I live in a poor neighborhood in Saint Paul and everything is higher than the suburbs next door. (including gas which is .11 cents higher than Oakdale right next door.) Keep the poor man poor and make the rich get richer off of us! It's a sad country we live in!

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

Sincerely,

Mrs. Marti Garin  
Saint Paul, MN 55106-6506