

From: Nancy Carlzen, Cottonwood, AZ  
Subject: Electronic Fund Transfers

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Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

Ouch! If there is anyone sane out there in banker land they will have already figured out that hitting people who are struggling with overdraft fees that would make the Godfather blush is NOT the way to foster economic recovery... need I say more?!

I hope not. The banking industry has already gotten too much in the way of kickbacks and "gimmies" from the last administration; and, as they say in accounting land... "the buck stops here". It really will if they keep hitting us where it hurts. Can you say depression...

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

Sincerely,

Ms. Nancy Carlzen  
Cottonwood, AZ 86326-4360