

From: Antanas Narusevicius, Brentwood, TN  
Subject: Electronic Fund Transfers

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Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

My son is in college and has been charged several times overdraft fees by Bank of America. He ad severall thousnd dollars in a savings account and it could have been easily transferred. In one case monety was transferred but due to the system saying it was pending, his tuition check was cleared even though it arrived after the transfer.

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

Sincerely,

Mr. Antanas Narusevicius  
Brentwood, TN 37027-6027