

From: Ronald Betts, Harbeson, DE

Subject: Electronic Fund Transfers

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Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is very tough making a living I work 6and 7 days a week just to get by if I get an overdraft the charges set we back drasticly, give us a fighting chance PLEASE.

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

Sincerely,

Mr. Ronald Betts  
Harbeson, DE 19951-2815