

From: James Reynolds, Salem, OR

Subject: Electronic Fund Transfers

Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is amazing to me that overdraft protection services have not been voluntarily offered by banks long ago. Since they perceive this as an income stream instead of a customer ripoff, we consumers need the power of the Federal Reserve Board to help them do the right thing.

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

Sincerely,

Mr. James Reynolds
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