

From: Thomas Lamb, Saint Louis, MO  
Subject: Electronic Fund Transfers

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Comments:

Feb 2, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm tired of being ripped off by these Overdraft fees.  
The real cost of an overdraft is in pennies yet banks are allowed to rip us off over and over.

Overdraft fees are pure profit for banks. We've given them billions for their corrupt mistakes so they can give millionaires bonuses while we struggle and get gouged over and over again.

**IT IS TIME FOR THIS TO STOP!**

As my rep I expect you to stand up for me the hard-working taxpaying little guy.

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

Sincerely,

Mr. Thomas Lamb  
Saint Louis, MO 63109-2008