

From: Paula West, Lynchburg, VA  
Subject: Electronic Fund Transfers

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Comments:

Feb 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I recently changed my banking services from Wachovia to BB&T for just this reason. Wachovia was charging us 100s in bounced check fees every year and since we came to BB&T, we have not bounced one check! You figure it out! Obviously, Wachovia is doing something fishy.

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

Sincerely,

Ms. Paula West  
Lynchburg, VA 24501-6212