

From: Robert Lyle, Federal Way, WA

Subject: Electronic Fund Transfers

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Comments:

Feb 8, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banking system in this country is out of control. I have lived several places where the banks did not have overdraft protection. As I got closer to payday, I would find two checks that were not covered, the smaller check should have been, but the larger check went in before and bounced both of them. A bank clerk told me as a friend that the bank had set things up that way so as to increase profits. This is wrong on so many levels.

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

Sincerely,

Mr. Robert Lyle  
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