

From: Jack Vitulli, Yonkers, NY  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banking industry needs a lot of work. I came accross many issues. One in particular is the Transfer been accounts rule.

I use online banking and if I make more than 6 transaction to move money from my savings to checking in any month, my account will be automatically suspended. That bank says this is a federal law written over 30 years ago.

Hey, we didn't have internet banking 30 years ago, this law is out dated.

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

Sincerely,

Mr. Jack Vitulli  
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