

From: Gary Molen, Great Falls, MT

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I watched as the credit cards made lots of money off of my elderly mother because she mailed the payments on the date due rather than get it there by the date due. 87 years ought to get a break. No, they wanted there \$42 penalty each month. I finally canceled her cards and used my. They are out and out thieves.

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

Sincerely,

Mr. Gary Molen  
Great Falls, MT 59404-6433