

From: Todd Damery, Los Banos, CA

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Wells Fargo charges me \$35 dollars for a \$5 overdraft, they offer to link my checking and savings accounts to avoid this fee.....for a monthly FEE! Banks have been abusing the public for far too long!!

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

Sincerely,

Mr. Todd Damery  
Los Banos, CA 93635-6407