

From: William Howard, Sterling, MA  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Recently my daughter told me about how her bank was charging for some of the "services" including overdraft. I was appalled.

A struggling young person needs have the opportunity to review and discuss. An infrequent or unknowing situation should not result is severe penalty.

If we were to treat the banks in the same way that they are treating customers, the fee the government should charge would reduce our national debt. Not increase it!

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

Sincerely,

Mr. William Howard  
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