

From: John Emfield, Chicago, IL  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Not having a choice about paying the fees is a form of theft. When one of my sons served in the Navy before and during the current Gulf war, his bank, Chase, would charge a fee if he went a dollar over his balance. The banks don't care who they take money from. Even the mafia wouldn't roll a sailor over a dollar.

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

Sincerely,

Mr. John Emfield  
Chicago, IL 60616-1157