

From: Miss Amanda Frayer, Washington, DC
Subject: Electronic Fund Transfers

Comments:

Jan 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

Change the way banks do business. I am the customer and should be treated fairly. I don't think overdraft protection is worth the extra charge, and should have a right to decline such services.

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

Sincerely,

Miss Amanda Frayer
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