

From: William Anderson, Sheridan, WY  
Subject: Electronic Fund Transfers

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Comments:

William Anderson  
Sheridan, WY 82801-5105

February 19, 2009

Federal Reserve Board

Dear Federal Reserve Board:

I tend to think freedom, and the money I have is a large part of that freedom, as is yours to you, is a primary privilege of being an American. I therefore think that we Americans should be allowed to make our own decisions about being in "overdraft" programs. So in Docket No. R-1343, we say "no" to bank fees unless we consent to them.

Sincerely,

William (Mick) Anderson