

From: Mr. Alton Cason, Altus, OK

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I don't like or approve of the hidden fees banks charge. this is in direct contradiction to their creed, "We exist to serve the public". By doing this they are making money at an extraordinarily high rate and subjecting thier customers to more losses. BUT they engendering a basic distrust of the banking system that could and probubly will affect them at later times to thier consternation and frustration. When they fail, they won't be missed. This needs to be fixed.

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

Sincerely,

Mr. Alton Cason
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