

From: Kenneth Land, Las Vegas, NV

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is ludicrous that the Banking system is so ridiculous in their various charges and increasing interest rates. If they make 17.5 billion only in overdraft charges, Why do they need more money from the gov't./we the tax payers. I had 29 credit cards at one time, 8 from one bank, Chase. I owed \$250,000, about 1/3 of which was in various charges, unwarranted increases in rates, etc. I returned all of them a year ago, and am still negotiating to settle same.

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

Sincerely,

Mr. Kenneth Land  
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