

From: Sally Bowen, Cockeysville, MD  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have often been the victim of banks charging me \$35 for a \$4 overdraft. I do not want my bank to overdraft my account without my having a chance to say "yes" or "no". It is very important to me that this huge rip-off be stopped. We, the American public, are getting gouged too often.

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

Sincerely,

Mrs. Sally Bowen  
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