

From: Martha Duck, Waltham, MA  
Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Massachusetts has a wonderful law, even if it doesn't go far enough. If you are under 18 or over 65, banks can only charge you \$5.00 for an overdraft. Too bad it doesn't cover everyone.

If one state can do that, why not the others. The good Lord knows the banks have more than enough money, since they're getting paid to operate with bad judgement.

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

Sincerely,

Ms. Martha Duck  
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