

From: Raymond Wood, Reynoldsburg, OH

Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Since we are now subsidizing the banking industry, we the citizens should have more say in our overdraft services. It can be a major undertaking to change banks, and a disruption in our daily lives.

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

Sincerely,

Mr. Raymond Wood
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