

From: Patricia LeBlanc, Jacksonville, FL

Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

I work too hard for my money. The underhanded practices (including claiming credit card payments, sent in ample time per the U.S. postal service, are late in order to charge the late fee) must stop!! I don't know how some of these people sleep at night. Do we need to revert back to burying our money in our backyards?

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

Sincerely,

Ms. Patricia LeBlanc
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