

From: Hugh Lydick, Sun Valley, CA
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

its looks like the banks are trying to recoup any money lost due to bad mortgage loans they made. its past time to regulate overcharges etc. so far millions to banks and no help from the goverment!

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

Sincerely,

Mr. hugh lydick
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