

From: Michael Niblett, Destrehan, LA

Subject: Electronic Fund Transfers

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Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

This practice of changing overdraft protection is simply underhanded and should be outlawed. You cannot change a contract without both parties consent. How is this different? You sign up for something and then the bank changes the rules.

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

Sincerely,

Mr. Michael Niblett  
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