

From: Larry Linville, Demossville, KY

Subject: Electronic Fund Transfers

Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

the way they change policy at the drop of a hat just burns me.
i have had to buy a page magnifier to read the small print that they
send me, and still don;t understand half of the doubletalk thats put in
tthe updates

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

Sincerely,

Mr. larry linville
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