

From: Luis Alvarez, Miami, FL
Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

This sounds like a great idea. Please allow us the opportunity to sign up and not have to pay all those fees that make all those banks and their executives the big money.

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

Sincerely,

Mr. Luis Alvarez
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