

From: Shellie Cavallaro, Lansdale, PA  
Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

They've received the loans, and still want to take advantage!

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

Sincerely,

Ms. Shellie Cavallaro  
Lansdale, PA 19446-3735