

From: Dr. Ricardo Hofer, Oakland, CA

Subject: Electronic Fund Transfers

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Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Do we need much more evidence that the banks do not have their customers' interest in mind? In addition to giving them the huge amounts of money that we, the taxpayers, are, please institute meaningful and effective controls over them. Thank you for your consideration.

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

Sincerely,

Dr. Ricardo Hofer  
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