

From: Alan Singer, Hempstead, NY
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

With all the bailout funds the banks are receiving, the very least they can do is to allow their depositors the opportunity to opt in or out of these often outrages overdraft fees.

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

Sincerely,

Mr. Alan Singer
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