

From: Denise Liebmann
Subject: Electronic Fund Transfers

Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

I do not make a lot of money, but I have certainly paid my share of fees to my bank, I would like to see the policy of charging so much for overdrafts changed so people struggling with money problems can pay their bills on time and get back on their feet.

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

Sincerely,

Ms. Denise Liebmann
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