

From: Roger Rankin, Fresno, CA
Subject: Electronic Fund Transfers

Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

Struggling with this economy and the adjustments of the times, has taken it's toll on the management of my money. I just closed my bank account to go with a credit union that does not do the "dirty" with this overdraft nightmare.

Please make it clear for us to know when these banks are going to put us in that corner?

Thank you!

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

Sincerely,

Mr. Roger Rankin
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