

From: Joanne Groshardt, Richardson, TX

Subject: Electronic Fund Transfers

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Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

banks steal from us with all the overcharging.  
then they held out their tin cups for me to support them and sent their  
guys to Vegas.  
what"s wrong with this picture?

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

Sincerely,

Ms. Joanne Groshardt  
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