

From: Lester LaForce, Silver Spring, MD

Subject: Electronic Fund Transfers

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Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks have changed the terms and conditions of my account and then charged me overdraft fees.

I want overdraft transactions to be blocked instead of being allowed but with surprise overdraft fees.

I should receive the same terms and conditions regardless of whether or not I give the bank permission to automatically cover 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. Lester LaForce  
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