

From: James Cufaude, Central Point, OR

Subject: Electronic Fund Transfers

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Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

.there is no reasonable reason for banks to charge such a high rate on overdrafts. with the economy the way it is this type of greed can not only hurt the banks customers but also our economy. this is just another case of corporate greed

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

Sincerely,

Mr. James Cufaude  
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