

From: Ted Wozniak, Harlingen, TX

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Since ATM transactions are routinely approved even if there are no funds in the account, this protection is necessary.

Besides squandering their assets with CDOs, Asset-backed securities and making loans to people who had no business getting a loan, they now want to make consumers pay for their mistakes and poor business judgment through higher fees.

Take a stand for the people for a change and tell the bank lobbyists "Thanks for the campaign donation but I'm voting for the people on this one".

Be a statesman for once instead of a politician.

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

Sincerely,

Mr. Ted Wozniak  
Harlingen, TX 78552-6710