

From: Michael Kolakowski, Newbury, VT  
Subject: Electronic Fund Transfers

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Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am frustrated with the republican policy of let them business regulate themselves. Hasn't the last year been too much for the people?

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

Sincerely,

Mr. Michael Kolakowski  
Newbury, VT 05051-9614