

From: Bill Fotopoulos, Lodi, NJ  
Subject: Electronic Fund Transfers

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Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Yes i agree banks should not go ahead with out our permission and charge us all these ridiculous charges, specially now with the reccesesion , Banks love to drown us so we can never catch up and clear our names !

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

Sincerely,

Mr. Bill Fotopoulos  
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