

From: Lorraine Armstrong, Orlando, FL  
Subject: Electronic Fund Transfers

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Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks and Credit Unions too often profit from the misfortune of the general public. We need to do all that we can to protect ourselves as consumers. Therefore, I ask that the Federal Reserve take a deep look and consider this proposed legislation with the consumer and not the banks and special interests in mind.

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

Sincerely,

Mrs. Lorraine Armstrong  
Orlando, FL 32809-6405