

From: Dr. Grant Steen, Chapel Hill, NC
Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

We're already bailing out the banks. I don't want to further finance them with farcical charges such as overdraft protection that I don't need.

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

Sincerely,

Dr. Grant Steen
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