

From: Gilda Aparicio, New York, NY  
Subject: Electronic Fund Transfers

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Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am a single, working mother and I cannot afford to pay these ridiculous fees to allow others to get richer while I struggle more.

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

Sincerely,

Miss Gilda Aparicio  
New York, NY 10010-4234