

From: Bill Nicholls, Yelm, WA  
Subject: Electronic Fund Transfers

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Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks and credit card operations have been hitting the customer with excessive charges for years, most of which are hidden in the fine print.

It's past time to give the customers the basic rights to control their costs, in fact it is a decade overdue.  
Stop sucking up to the big money and start working for the people who fund your paycheck.

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 Nicholls  
Yelm, WA 98597-2107