

From: Denise Lozano-Knoble, Virginia Beach, VA

Subject: Electronic Fund Transfers

Comments:

Feb 23, 2009

Federal Reserve Board Email comments

Dear Email comments,

The overdraft coverage is all about greed and no interest in those who make \$85,000 or less. Government should stop this robbery. If you stop the credit card overdraft, it shows that you are interested helping the blue collar and working poor.

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

Sincerely,

Mrs. Denise Lozano-Knoble
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