

From: Mr. DICK WALKER, Baldwin City, KS
Subject: Electronic Fund Transfers

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

I ususally know my bank account balance to the penny but occassionally I err. It is absolutely unconscionable that banks can allow me to withdraw funds I do not have JUST so they can profit from a huge overdraft fee. It must stop!

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

Sincerely,

Mr. DICK WALKER
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