

From: Vicky Block, Northville, MI

Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

I keep p with my bank balance, hence; no over draft fees. The idea of getting money that you don't have and then being gouged without having asked for this service is nutty. I do think that the banks will have a lot of "opt ins" and still make money be-cause some people will be glad to have a place to "borrow" money

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

Sincerely,

Mrs. Vicky Block  
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