

From: A.L. Hern, Los Angeles, CA  
Subject: Electronic Fund Transfers

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Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

We keep the banks in business, and deserve more consideration, especially in this time of government support for the banking and financial industry.

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

Sincerely,

Mr. A.L. Hern  
Los Angeles, CA 90027-4991