

From: Donna Nicholas, Modesto, CA

Subject: Electronic Fund Transfers

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Comments:

Feb 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

Why should we allow the banks to charge us again to use our own money especially when we have an account with them? What type of service do they provide aside of holding our money for us? Everyone has the right to make a profit but to rob us blind? Thousands of Americans are barely making it, yet the banks charge more fees and take more \$ away from hard working individuals. Put a STOP to this and back the people instead of big business.

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

Sincerely,

Ms. Donna Nicholas  
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