

From: Alfonso Merlo, Norfolk, VA  
Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is just another way banks nickel & dime us. Please protect us, because every nickel & dime they take, is food out of our children's mouths.

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

Sincerely,

Mr. Alfonso Merlo  
Norfolk, VA 23502-4245