

From: Joseph Recob, Kansas City, MO

Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

Words can't really describe the feelings of being cheated and literally stolen from apparently legally by the financial institutions I've had accounts with over the years. It's a feeling which causes anger, sadness and depression. Impossible to ignore.

It would be a wonderful thing if the government would take in interest in how the people with less resources are treated.

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

Sincerely,

Mr. Joseph Recob
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