

From: Lawrence Warner, Fishersville, VA  
Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

When creating an overdraft, it usually means people are short of money. Charging outlandish fees for this "service" makes the situation even worse. Either stop offering overdraft protection or do so at a reasonable charge with specific opt-in opportunities.

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

Sincerely,

Mr. Lawrence Warner  
Lawrence Warner, VA 22939-2208