

From: Mr. F. Richard Leslie, Fayetteville, PA
Subject: Electronic Fund Transfers

Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have overdraft protection at no charge with my credit union. So why cant all the baking institutions do the same???

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

Sincerely,

Mr. F. Richard Leslie
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