

From: Charles Callman, Portland, OR

Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees are just a way for banks to rip off the poor. Shame on them and you for letting this go on for so long.

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

Sincerely,

Mr. Charles Callman  
Portland, OR 97217-3323