

From: Sheilagh Creighton, Fairfax, CA  
Subject: Electronic Fund Transfers

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Comments:

Mar 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

I've joined a CREDIT UNION. You can't imagine what a pleasant relationship that is. I've also given up using Credit Cards because the cost to my peace of mind of being socked with fees I had to call to get reversed was to great.

I can afford to leave off crdit cards, but people who use them shouldn't have unfair conditions, fees and interest rate changes imposed on them.

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

Sincerely,

Ms. Sheilagh Creighton  
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