

From: Mr. Brandon Shoop, Fairborn, OH  
Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have had problems in the past with getting charged for things i did not expect or was un aware of and would like to take this moment to make it clear that i feel i should be in more control of what i am being charged for.

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

Sincerely,

Mr. Brandon Shoop  
Fairborn, OH 45324-3025