

From: Myles Forrest, Worcester, MA

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

The inability to have a bank decline a transaction because there isn't enough money in my account, and the malicious way in which banks process transactions highest to lowest has cost me over \$150 this year alone.

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

Sincerely,

Mr. Myles Forrest
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