

From: Nestor Ortiz, Mesa, AZ
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft fees have become another revenue stream for banks. And it is unfair of them to rig the system to benefit them. Even individuals who watch what they are doing are stung by these practices.

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

Sincerely,

Mr. Nestor Ortiz
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