

From: William Schroeder, Austin, TX

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think it's ridiculous the amount of overdraft fee's and fee's in general that consumers are being charged. It's almost as if the banks want to pass on their bad debts directly to their customers.

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

Sincerely,

Mr. William Schroeder
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