

From: Robb Canfield, Renton, WA
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

By allowing account holders to control what services automatically debit their accounts banks can still provide the services they do today. But they should not be allowed to dictate how and when I am accessed so called convenience charges.

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

Sincerely,

Mr. Robb canfield
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