

From: Paul Schwarz, White Plains, NY

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

The government should be protecting the individual consumer, and not the large banks and credit card companies, which are gouging the public and reaping additional profits through these fees.

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

Sincerely,

Mr. Paul Schwarz
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