

From: Ranjan Ahuja, Somerville, MA

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I can't believe I've been charged \$35 THREE TIMES IN ONE DAY for overdrafts of just a few dollars. With modern computer technology, this is clearly an abuse for pure profit's sake.

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

Sincerely,

Mr. Ranjan Ahuja
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