

From: Anna Bohlinger, Saint Paul, MN  
Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Overdraft charges didn't help me during this time. I would much prefer to be able to opt-in for overdraft services. It should be noted here too that I have tried to opt-out at US Bank, but they told me that they couldn't do it. It is incredibly frustrating.

Please play a role in consumer protection. Quit protecting the banks. Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mrs. Anna Bohlinger  
Saint Paul, MN 55102-4605