

From: Conrado Acevedo, Houston, TX

Subject: Electronic Fund Transfers

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Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

Hello,

Your industry is not helping the spenders and workers of this country called the USA. Instead of milking people for as much as you can, it would be ethical to keep as much money as you can with the consumers and spenders.

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

Sincerely,

Mr. Conrado Acevedo  
Houston, TX 77096-4406