

From: Robert Marid, Tucson, AZ
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

My bank will charge me \$35 for the service of using my overdraft from my own savings or from the overdraft protection account. under these current regulations, it just a license to steal. Correct and change the laws to protect the consumers. Our hard work keeps the economy running. The banks make huge profits but invest very little in forms of loans back to the community. I could be spending those fees paying for goods and services that inturn pay other people"s wages.

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

Sincerely,

Mr. Robert Marid
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