

From: Thomas Recht, Glencoe, IL
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is an important issue. The banks should not be using confusing fees that few understand to plunder the savings and checking accounts of their customers. The mechanisms of an "opt out" program are ill understood by many consumers when they even hear of them.

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

Sincerely,

Mr. Thomas Recht
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