

From: Richard Vance, Huntsville, AL

Subject: Electronic Fund Transfers

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Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am appalled at the lax standards applied to credit card issuers. In this age of nonsense, when it is KNOWN that very tight standards are required to protect the public, you do NOTHING!  
I am appalled at you.

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

Sincerely,

Mr. Richard Vance  
Huntsville, AL 35803-1071