

From: Derrick Flowers, Cincinnati, OH
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

These banks today are getting away with ROBBERY if I overdraft \$.01 I'm charged \$29.00. Is this the twilight zone?

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

Sincerely,

Mr. Derrick Flowers
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