

From: Howard N Schoem, Hollywood, FL

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is time to distribute the benefits of capitalism. Either we regain balance or change our country's slogan from, In God We Trust to Caveat Emptor. I think Caveat Emptor has been nicely demonstrated by the Wall Street experience. You decide!

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

Sincerely,

Mr. Howard N Schoem
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