

From: Nithin Cherian, Rochester, NY

Subject: Electronic Fund Transfers

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Comments:

Dear Sir or Madam,

I have seen many friends of mine, from low income homes, with finances ruined because of this practice. These were hard working people that occasionally would be charged a large overdraft fee for only going over a dollar or two.

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

Sincerely,

Nithin Cherian  
Rochester, NY