

From: Gary Donnelly, JR, Fort Collins, CO

Subject: Electronic Fund Transfers

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Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please make overdraft services be opt-in only. I feel that the system as it is now is designed to rob the consumer and increase revenue for the bank. Banks are kicking their customers while their down with this system. I think America has already had enough with being robbed by the banks.

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

Sincerely,

Mr. Gary Donnelly, JR  
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