

From: Timothy Scully, Seaford, NY
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Unfortunately more & more merchants ie Target are forcing consumers to use ATM cards with a visa/mastercard symbol on it. This is for overdraft protection. I don't need this. If I don't have enough in my account then I can't buy it.

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

Sincerely,

Mr. Timothy Scully
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