

From: John Yerkes, West Allis, WI

Subject: Electronic Fund Transfers

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Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks wanted us to use atm so they didn't have to pay the tellers benefits so after we all start using them they start charging us fees for this and for that. It's an Outrage! STOP ALL THE FEES

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

Sincerely,

Mr. John Yerkes  
West Allis, WI 53219-1316