

From: Deborah Reardon  
Subject: Electronic Fund Transfers

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Comments:

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NFM, FL 33903-6931

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Federal Reserve Board

Dear Federal Reserve Board:

Absolutely, I want the authority to opt out of overdraft - if the money is not there, DO NOT PAY MY BILL - banks are not providing a service to me if they charge exorbitant fees as an alleged courtesy, the smiling bank robber... does a smile make one less guilty, or the money less stolen because he"s/she"s nice while performing the act of stealing? Don"t insult me. Give me equal opporutnity to opt out. period. And, do not reorganize debits so they are stacked in your favor to cause an overdraft! Modern Day Theivery at it"s finest.

Sincerely,

Deborah Reardon