

From: Mr. Lee Chilcoat, Columbia, PA

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Is this really happening in this country? Amazing! The banks get richer... The only people that feel like this have any impact on are those that feel the pain the most. What is the matter with you people in Washington? Are your eyes closed that tightly that you can't see how bad this hurts those that can't afford it the least? Give me a break!!!

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

Sincerely,

Mr. Lee Chilcoat
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