

From: Layne Taylor, Urbandale, IA
Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

We need help. Washington seems more focused on bailing out big business and the average consumer is getting no help. Please start with this...we need 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. Layne Taylor
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