

From: Bruce Davis, Bethlehem, PA  
Subject: Electronic Fund Transfers

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Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks are making money the old fashioned way.  
They steal it!

Remember when "loan sharking" was charging a little more than  
banks. Now banks charge whatever whenever.

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

Sincerely,

Mr. Bruce Davis  
Bethlehem, PA 18018-2905