

From: Jamie Wyatt, Ewing, NJ  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The fact that banks allow you the ability to overdraft at the time of the transaction when they could stop the transaction immediately reaks of bait and switch to me. They have intentionally designed their systems to take advantage of these scenarios and it's inappropriate and underhanded.

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

Sincerely,

Mr. Jamie Wyatt  
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