

From: Heather Pritchard, Palm Bay, FL
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

I feels that this should be illigal. Banks are purposly charging fees even when the money is there, just not posted. They are white collar criminals who get a "Bail Out"

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

Sincerely,

Ms. Heather Pritchard
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