

From: Frank Richards, Montclair, NJ

Subject: Electronic Fund Transfers

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Comments:

Mar 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

In this economy, is it particularly aggregious, especially with young adults, to charge these overdraft fees. I kno several people who just simply live on a fixed income who are also hurt by these fees. We need reform

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

Sincerely,

Mr. Frank Richards  
Montclair, NJ 07052