

From: Carl Klein, Bradenton, FL
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The greed of the for-profit financial institutions is both un-bounded and un-controlled. Neither the Fed or Comptroller of the currency are interested in curbing the abuses of these companies. For that reason I bank at a credit union. However, many people do not have that option. The regulatory officials need to curb these usurious abuses NOW, not create a waiting period for compliance while the banks figure out some new scam to squeeze their customers!

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

Sincerely,

Mr. Carl Klein
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