

From: Stephanie Donald, Lake City, FL

Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

There is nothing worse than a life where you can't afford extras and evreyone, especially banks, are trying to gouge every last nickel out of you when you don't have anything to spare.

The banks have entirely too much control over us and they are constantly coming up with new, unregulated, ways to gouge extra money out of us like the latest fiasco with the CEO of BankAmerica wanting hundreds of millions of dollars for losing billions for the corporation and stockholders.

Nationalize the banking system so the people might feel secure about their money and know that the bank isn't trying to take away our last \$35 for prescriptions because they wanted an overdraft fee when they aren't otherwise entitled to one.

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

Sincerely,

Ms. Stephanie Donald  
Lake City, FL 32025-2919