

From: Daniel Karjala, Simi Valley, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

In these days of much needed national collaboration and help to lift our country and those who make it work, I explicitly and respectfully plead with you to clamp down on excessive fees in the banking industry. An overdraft fee is now around \$35 and excessive usury is rampant in our nation as well. More personalized and attentive service is required up-front and throughout banking. Our citizens are being "terrorized" from within and this must stop. We need to lift our nation and bring it to a healthy push forward and it starts with how we deal with our people and their hard-earned money. I call on you to take a huge and valiant step forward to right this country.

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

Sincerely,

Mr. Daniel Karjala
Simi Valley, CA 93065-6805