

From: Heather Menges, Rochester, MN

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The whole Banking Industry has turned into a RIP-OFF and no one seems to care they can BULLY the Customers with Fees, to keep the CEOS buying 3 or 4 homes while we are aloud to Loss the one we work like slaves to have our children safely tucked in at night! Is this a Communist Country or do I live in a Democracy. LEGISLATE REAL CHANGE FOR YOUR REAL PEOPLE THAT VOTE!

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

Sincerely,

Mrs. Heather Menges
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