

From: Peter Ramdeen, Seffner, FL

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Our world is without a doubt in an aggressive moral decline, the level of corruption among our so called leaders is astounding, not to mention that it flows down just as aggressively to the corporations executives who continue to nickel and dime the average consumers in an effort to perpetually furnish their individual greed. this cycle has to end. If you can't get the job done they ethically you should step down so that more qualified and less selfish representation have teh opportunity to handle the challenges of today's marketplace.

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

Sincerely,

Mr. Peter Ramdeen
Seffner, FL 33584-6018