

From: Debbie Zwirtz, Tucson, AZ

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

FIRST OFF, THE BANKS HAVE GOTTEN MORE THAN THEIR "FAIR SHARE" OF BAILOUT MONEY, AND INSTEAD OF USING IT AS INTENDED-TO HELP FOLKS IN FORECLOSURE-THEY SQUANDER IT BUYING UP OTHER FAILING INSTITUTIONS-AND THEN ASK FOR MORE. KEEPING THIS IN MIND IT'S RIDICULOUS WHEN MY ACCT. IS -.37CENTS, THAT I BE CHARGED A \$35. OVERDRAFT FEE! I AM UNEMPLOYED AND ON FOOD STAMPS.

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

Sincerely,

Ms. Debbie Zwirtz
PO Box 64275
Tucson, AZ 85728-4275