

From: Robert Sible, Uniontown, PA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks have treated consumers unfairly for quite some time now, which has contributed greatly to the current state of the economy. The banking industry has proved time and time again that it must be regulated, not just handed taxpayer funded bailouts. They have raped the consumer for years with interest rates and fees, and now the taxpayer is paying even further to finance this greed through bailouts.

Since the banking industry no longer considers any ethical boundaries, the practice of fleecing consumers must stop. Do the right thing this time and stop the banking industries abusive practices.

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

Sincerely,

Mr. Robert Sible
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