

From: Steve Fixler, Short Hills, NJ

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Within the past several years, banks under your authority have been issued a licence to steal from the public of these United States of America, from which they (the public) have not been given full disclosure on banking practises, leaving them to fend for themselves, as shipwrecked survivors swimming in shark infested waters. Why can't the people of this great nation, be allowed to choose what type of banking they want with full disclosure, unlike a unilateral contract which states the bank can charge fees whenever it chooses, and offer an ala carte menu so we know what we are getting in return. How can the average working person survive with the bank in their back pocket first to take fees that are unjust?

I'm just being realistic, the customer is always right you know, or did we forget that in economics class?

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

Sincerely,

Mr. Steve Fixler
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