

From: Cheryl Drake, Citrus Heights, CA

Subject: Electronic Fund Transfers

---

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I would like to be able to measure the success of America's banks by the way they treat their everyday customers with respect. Likewise, I will measure their failure by their wildly inappropriate bonuses and top-level spending habits in today's economy.

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

Sincerely,

Mrs. Cheryl Drake  
Citrus Heights, CA 95610-7463