

From: Lori Sheaffer, York, PA
Subject: Electronic Fund Transfers

Comments:

Jan 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

These fees need to be regulated again and curtailed by more than just each banking institution. I was in banking for over 20 years and I know personally that banks are not longer customer service oriented. They only think about the next dollar they will get off of each customer. I left the bank and a job and customers I loved because the thinking processes of dollars only and not customers made me sick. Please re-regulate the banking industry along with the utilities etc again and get a handle on our economy again.

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

Sincerely,

Mrs. Lori Sheaffer
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