

From: Dave Reed, Broussard, LA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I'm totally blown-away by the consumers having to bailout the credit industry because of their greed and poor management, and, the fact that they typically are not held responsible for their actions... and the bad managers usually keep their jobs. After we (consumers) have wasted billions of dollars trying to bail them out they still continue to abuse people who have suffered colateral damage from the bad behavior of the credit industry by charging unreasonable fines and fees for overdrafts, and other sins. Is there any leadership remainng in this country? What is the problem with the people who are supposed to govern and guide?

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

Sincerely,

Mr. Dave Reed
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