

From: Byron Sykes, Louisville, KY

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am a blind person who reads Braille. The stuff you call "fine print" never gets put into Braille.

I am also upset that these so-called need-a-bailout bankers rip us off for \$35.00 every time we overdraw! And they make them up too. I had \$35 in my account and they claim it overdrew when a \$17 item came in. Don't know about you, but that doesn't add up!! Make Banks Reduce the Damn Fees I have no voice about. Make Banks Have to Go By a Federally Set Usurious interest rate of 5.00000000000000000000 per cent not compounded. They are to be tax-exempt. So either pay the taxes on these fees or pay them back. Want to see a stimulus?

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

Sincerely,

Mr. Byron Sykes  
Louisville, KY 40202-1629