

From: Dawn Carroll, Lakewood, WA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

This is just another example of a Bush-Cheney administration rip-off of the middle class. They need to be stopped immediately. There is no reason to pile up charges upon a good customer because of opportunity and timing. And, as if the charges aren't bad enough, they have grown to outrageous heights. Enough is too much.

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

Sincerely,

Ms. Dawn Carroll
Lakewood, WA 98499-5724