

From: Joyce Goglio, Louisville, CO

Subject: Electronic Fund Transfers

Comments:

Jan 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please give us the opportunity to participate in the decisions that effect our financial lives. More and more we feel that we are just pawns in the game the financial institutions have chosen for us which are, of course in their best interest. It is our government and our money--please let us have some say some control over the way in which using our money becomes more of a win-win relationship.

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

Sincerely,

Ms. Joyce Goglio
Louisville, CO 80027-1457