

From: Margaret Martini, Incline Village, NV

Subject: Electronic Fund Transfers

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Comments:

Jan 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is interesting that the banks and financial institutions have a license to steal and the congress has done nothing to protect the consumer. The congress has its fingers in every pie when it comes to pork spending and yet allows the pork to flow freely to the banks in the form of fees and credit card interest payment increases. I think the the congress should NOT send any money to private enterprise to bail out as these institutions have put themselves in their mess. there is no one to bail out the populace....your are elected to protect your constituents..and are only protecting bad business decisions (at our expense) for large businesses and the stock market travesty. I would like to have some of the those bonuses that I (and my children and grand children and great grandchildren) am eventually going to have to pay for.

These banks have made billions on late fees and trillions on credit card interest. Although, I beleive that business should NOT be regulated by the congress ( read the Constitution) and they should fail like the rest of us in business would, I would have to say that if I am going to have to have this debt on my back as an American citizen as well as pass it on to future generations, then there isn't a choice, but to see that they are using fair and sound business decisions and judgements.

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

Sincerely,

Mrs. Margaret Martini  
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