

From: Christina Wilson, Portland, OR

Subject: Electronic Fund Transfers

Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

It's about time. Please stand up for consumers. It's ridiculous that routinized trickery and usury, should be a major source of hidden income for the same irresponsible banks we taxpayers (read: customers) pay to bail out. News reports have shown there has been no real change in lending after our misguided handout of billions, either. This needs to be reigned in and fast, before the banks steal (in overdraft fees) the consumers' remaining, dwindling spending dollars and many more legitimate businesses go under.

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

Sincerely,

Ms. Christina Wilson
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