

From: Margaret Rasor, Falls Church, VA

Subject: Electronic Fund Transfers

Comments:

Feb 9, 2009

Federal Reserve Board Email comments

Dear Email comments,

We need to be able to protect ourselves from usurious charges by the banks. They have been allowed to wreak havoc on the economy with their greed in the real estate bubble and they have been getting away with high fees for just about everything, some of them are charging exceedingly high interest, and it has to stop.

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

Sincerely,

Ms. Margaret Rasor
Falls Church, VA 22042-7548