

From: Chris Kiely, Framingham, MA

Subject: Electronic Fund Transfers

Comments:

Feb 8, 2009

Federal Reserve Board Email comments

Dear Email comments,

Precisely because of the deception and proven loan-shark rates I have not for 10+ years and will not utilize ANY banking "services" other than Postal service money orders for bills. I found even just trying to keep a *SAVING* account was impossible - they would drain it for "fees" every month I just left my money in there and did nothing with it. Is it any wonder, given real (inflation & cost of living-adjusted) wages have been steadily eroding and saving has become impossible, that the banks apparently have totally inadequate assets? Except for the recent usurpation of our Treasury and the subsequent ones to be "required" every 4 - 6 months until Congress stops lending (d.b.a.: "giving") industry lobbyists carte blanche, or China stops loaning us money, ALL the "too big to be fair" Ponzi Repositories (f.k.a.: "banks") would suck each other out of existence in a New York nanosecond with the intrabanking cartel's equivalent of overdraft "protection"-racketeering. Other than those few tiny little irritants, I love my (former, merged, remerged, remerged & re-....) bank. Someday I may even attempt to do business with a bank again - as soon as there are once again actual BANKS to do business with. When the "underworld" has much fairer, clearer and more honest policies (not to mention far better rates) and far more legitimate claim to the term honest "businessman" than our overlords in the bunko "industry," our country is not America; it is a an horrific fraud of it's former self.

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

Sincerely,

Mr. Chris Kiely
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