

From: Mary Lou Muldowney, Jamaica, NY

Subject: Electronic Fund Transfers

---

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Remind these banks that they looked to the government (the taxpayers) for understanding and assistance with bailouts. Yet, they do not extend this to the people who have been loyal to them over the years.

Understanding and assistance in these tough economic times should apply to all. Because when things get better people will remember who was there to help them in the tough times. I know I will.

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

Sincerely,

Mrs. Mary Lou Muldowney  
Jamaica, NY 11435-1256