

From: Mack Elder, Athens, GA
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks get billions in bailouts, AND THEY CONTINUE TO GET BY WITH USUARY RATES? They have long engaged in WHITE-COLLAR CRIME and gotten away with it!!! I would rather be robbed with a gun in my face; at least the crook is honest!!!

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

Sincerely,

Mr. Mack Elder
Athens, GA 30607-1600