

From: Mike Byington, Saint Louis, MO

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks and credit card companies are committing legal financial rape of the consumers. They are now trying to recoup the losses they have suffered due to their own greed and negligence by any means possible. Outlandish fees and sneaky ways of imposing them are increasing exponentially. PLEASE DO YOUR JOB OF PROTECTING THE AMERICAN PEOPLE by reigning in these unfair practices!

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

Sincerely,

Mr. Mike Byington
Saint Louis, MO 63138-2450