From: Vertis Belcher, Pylesville, MD

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Public regulatory agencies are supposeed to regulate for the good of the public, not big business and big money. The public precepiton is just the opposite.This has been validated by the lack of or non existant regulation of mortage lenders and brokers, rating agencies, wall street, and etc. Who do you work for? Time for change. Please do your job.

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

Sincerely,

Mr. Vertis Belcher
Pylesville, MD 21132-1020