

From: Ms. Margaret Toews, Menlo Park, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,
While we are enduring apr rate hikes and other
prectices that constitute usury, the citizens of this country are FED
UP (pun intended) with all the weasily ways financial institutions fine
them, and then bank their money, and then take our tax money in the
form of "rescue".

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

Sincerely,

Ms. Margaret Toews
Menlo Park, CA 94025-3306