

From: Cassandra B. Lista, Santa Rosa, CA

Subject: Electronic Fund Transfers

Comments:

Feb 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

I strongly believe that the banks need to be more closely scrutinized and CONTROLLED. U.S. Usury Laws need to be revised. Banks need MORE REGULATION not less. I believe that the banks should be put under immediate government control until stricter regulations are put in place.

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

Sincerely,

Ms. Cassandra B. Lista
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