

From: Joe Bachofen, Colorado Springs, CO

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

For more than 25 years I have refused to do business with any bank, choosing instead to entrust my finances to my employer's Credit Union. Until we put a stop to usurious interest rates on credit cards, deceitful lending practices and confiscatory hidden fees for unwanted "services", the American public will continue to be victimized by the banking system.

Federal regulators and the Congress must start acting in the interest of the public instead of the banking industry.

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

Sincerely,

Mr. Joe Bachofen
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