

From: Tim Graves, Phoenix, AZ
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

The interest rates and fees being imposed on American consumers currently, would have been called usury in better times. Proper regulation of these financial giants is the only way to keep things fair for the educated consumer and safer for the undereducated ones. Please help prevent these multinationals from further undermining the foundation of our great nation while lining thier pockets.

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

Sincerely,

Mr. Tim Graves
Phoenix, AZ 85006-2828