

From: Katherine Shivers, Sayville, NY

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banking industry is out of control and as one of your voting constituents, I would strongly urge you to keep a conscious eye on these greedy bankers. All the banks service fees are exorbitant and

they should be unlawful!! As a regulator, you should be doing just that regulating for the people who pay your salary.

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

Sincerely,

Mrs. Katherine Shivers
Sayville, NY 11782-3305