

From: Julie Taylor, Vacaville, CA
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Thanks to deregulation, our financial institutions and their top executives have not only played a major role in our current recession, and stolen \$350 billion from American taxpayers in the ludicrous "TARP", but they continue to add insult to injury every day of the year.

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

Sincerely,

Mrs. Julie Taylor
Vacaville, CA 95687-5535