

From: Jane Daniel, Gloucester, MA

Subject: Electronic Fund Transfers

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Comments:

Jane Daniel  
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Federal Reserve Board

Dear Federal Reserve Board:

It has become abundantly clear that the financial institutions in this country have not fulfilled their fiduciary duty to the public. From manipulating accounting practices to create a new profit center for the bank through overdrafts to AIG's shenanigans, the entire financial system needs an overhaul and more regulations to keep the exploiters of the public trust honest.

Sincerely,

Jane Daniel