

From: Craig Thunem, Pacifica, CA

Subject: Electronic Fund Transfers

Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banking system has brought our nation's economy to it's knees. Banks systematically use overdraft fees in a predatory manner. These fees constitute legalized usury. It is long past time for our legislative and regulatory bodies to exercise some control over these practices. It is time for the Federal Reserve to keep the concerns of the common person in mind when regulating the financial markets.

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

Sincerely,

Mr. Craig Thunem
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