

From: M Dorin, Winter Garden, FL

Subject: Electronic Fund Transfers

Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I don't understand why in such tough economical times, banks are rewards for ripping off the public they are suppose to serve, nor do I understand why the government bails them out. In the meantime Congress does nothing to protect consumers from meaningless fees and banks changing the rules at random.

If a check is posted before a deposit..you have an overdraft of \$34 or higher. You are at their mercy.

To hear banks tell it, they are going bankrupt every day. I can't possibly see how unless it's like CitiBank buying a \$50 million jet and begging for money, even after foreign investors helped them two years ago.

"There is something wrong in America. We the People of These United States have no representation in Washington" or on Wall Street or Main Street. Seems like lobbyist and campaign donors run the country.

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

Sincerely,

Ms. M Dorin
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