

From: Sherrie Childers, Louisville, KY

Subject: Electronic Fund Transfers

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Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am upset at all the fees banks charge their customers. I cannot understand how banks went under charging the way they do.

Also bank officials should not be allowed to have bonuses in any guise when the bank is having problems. Perhaps doing away with bonuses, golden parachutes and extremely high salaries would help keep banks solvent.

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

Sincerely,

Ms. Sherrie Childers  
Louisville, KY 40222-5377