From: Samuel Partsch, Houston, TX

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Leaders are to lead people and set good good examples because they are our leaders. With dishonesty and greed, the average American is suffering the future. I have a small business and I can"t even afford health care. And the banks are continuing to do make money off of us.

We need some better laws to protect us, not the banks. I'm also very sick of those we elected to office and are doing about nothing. We need to tell these politicians they don't fit to represent us. I'm sick of trying to make a living while the politicians will retire with big benefits.

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

Sincerely,

Mr. Samuel Partsch Houston, TX 77083-2205