

From: Stephen Ralph, Setauket, NY
Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

The time has come for WE THE PEOPLE to be served and not the BANKS charging extortionary interest rates. AND we are now holding the government accountable to this oversight to which you have been ENTRUSTED. We are now watching very closely what the Federal Reserve is doing and to whom you are beholden. You have the opportunity to do the right thing.

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

Sincerely,

Dr. Stephen Ralph
Setauket, NY 11733-2247