

From: Charles Decelles, Lake Elsinore, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Is there any wonder the whole financial system is straining with banks having been let loose to, instead of serve their customers, become predators to their customers. Regulation exists to protect consumers and the very financial system. Until some sanity is restored to the system we are not going to see meaningful recovery. Enough is enough. Currency is a means of exchange, and those that handle currency most, the banks, should have some regulation on them to keep them from dipping into the till all the time with ridiculous and out of scale fees.

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

Sincerely,

Mr. Charles Decelles
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