

From: Sandy Sandlin, Sylacauga, AL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

As a tax payer, footing the bill to bail the banks out of their own stew of greed, it's little enough to ask that overdraft services be up to the consumer and not be another way for banks to bilk their customers. It's time for those regulations that protected American citizens to come back in full force.

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

Sincerely,

Ms. Sandy Sandlin
Sylacauga, AL 35150-2968