

From: Omar Beasley, Gilman, IL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I think it is bad when we the tax payer bailout these banks and they turn around and charge us a high fee for over drafts and any thing else they want to charge us for higher interest rate on charge cards and everything. this has to stop! In the end we will be the ones who pays back our on money by interest rate and over drafts The banks and our own gov. is ripping the tax payers off.

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

Sincerely,

Mr. Omar Beasley
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