

From: Garry Brady, Clearwater, FL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks have been abusing the consumer for years and if we taxpayers are going to bail out their incompetence and greed, there have to be concessions to us for borrowing our money. It is unfortunate that banks have to be told how to behave responsibly - this is what got them in trouble in the first place.

Please stand up for the taxpayers and make sure the banks do what is right.

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

Sincerely,

Mr. Garry Brady
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