

From: Tim Schutte, Purcellville, VA

Subject: Electronic Fund Transfers

Comments:

Mar 17, 2009

Federal Reserve Board Email comments

Dear Email comments,

It seems to me the banks are looking for every way they can to take money from consumers to make up for their bad business decisions of loaning money to people that should not have gotten loans. Yet even today I read about MORE LARGE BONUSES being paid out to Mangement of these companies that were going to go under if the government did not help them out. The Government helps them out and then they pay out large bonuses..... THAT MINE FRIEND IS 100% WRONG... Please protect the consumers from their greed and regulate what they can and can not do. Either that or take all the money back that you gave them, give it to the TAX PAYERS who will then spend it and get the economy going again.

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

Sincerely,

Mr. Tim Schutte
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