From: Vicky Foltz, Fort Wayne, IN Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is time the Federal Government gets back into regulating the banks in this country. Inappropriate and unknown overdraft fees hurt only the lower middle and middle class and young persons who have no clue it is coming.

Thank you for listening. I hope you do the right thing.

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

Sincerely,

Ms. Vicky Foltz Fort Wayne, IN 46819-2246