

From: Betsy Villasana, San Antonio, TX

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Come on, guys. Taxpayers are bailing you out, and still you treat consumers like crap. Ethical banking practices seem to becoming an oxymoron. Treating consumers fairly is imperative to good business.

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

Sincerely,

Ms. Betsy Villasana
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