From: Douglas Ayers, Wichita, KS

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Why, in America, is corporate theft and abuse of the general public considered a right?

Could it be because our "public servants" serve them and not us. Your inability to do what is obvious and fair in the simplest cases shows total disregard for those that supported you. Pull your head out!

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

Sincerely,

Mr. Douglas Ayers Wichita, KS 67212-2965