From: Mary York, Cheltenham, PA Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

ENOUGH!! THEY CAN TAKE THESE FEES OUT OF THEIR BONUSES. We have all HAD IT with the legal organized crime that is the American banking industry. Why are American families going bankrupt financing thes immense wealth of these criminals? Earning LOAN SHARK fees by granting loans that no one wants is dead wrong. If banks have to charge these kinds of fees to survive, then LET THEM FAIL.

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

Sincerely,

Ms. Mary York Cheltenham, PA 19012-2103