

From: Anita Ward, Klamath Falls, OR

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Federal Reserve Board members:

With the bail-out and stimulus package, banks are obtaining huge amounts of monies to help out consumers as well as themselves. But banks should not profit unduly at taxpayer expense. Banks should provide services that help customers and our economy. Please institute protections for all of us, in particular, the one below.

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

Sincerely,

Ms. Anita Ward
Klamath Falls, OR 97601-9111