From: Karen Hartman, Cashmere, WA

Subject: Electronic Fund Transfers

Comments:

Feb 25, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am sick and tired of congress allowing the banks to ride rough-shod over the citizens of this country. I want an immediate crackdown on these practices that are robbing people every time they turn around. The banks owe us that much, since we are keeping them alive. Thank you for your attention.

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

Sincerely,

Ms. Karen Hartman Cashmere, WA 98815-1293