From: Marcelle Cline, Stockbridge, GA

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

When are you going to help the average American citizen from being abused and ripped off by financial institutions. The American Public is sick and tired of this.

Please stop the overcharging by these financial institutions!

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

Sincerely,

Ms. Marcelle Cline Stockbridge, GA 30281-6057