From: Mrs. Sarah Barton-King, New York, NY

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

How can people climb out of their current financial situation if the banks and credit card companies continue too insult us by charging over and above fees for overdrafts or even stopping chewues. We really cannot tolerate this mis-behaviour when they themselves are so very badly behaved and cannot exist without us in the first place. It is time to stop this robbery. It is purely to line their own pockets and not in the least to help their clients.

As a small business owner, I cannot even get a tiny credit line to help me to keep moving, and here they are taking whatever tiny bit of funding I have to keep going.

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

Sincerely,

Mrs. Sarah Barton-King New York, NY 10128-0683