

From: Kendrick Porter, Pleasantville, NY

Subject: Electronic Fund Transfers

Comments:

Feb 3, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks are getting away with legal robbery. They charge excessive minimum late fees and interest on payments that are one day late even when delayed by the US mail. Now the US Government bails out the banking institution without oversight or recourse with tax payer money.

That is my money they are giving away! What does the banking management do??? They give their upper management raises, bonuses and even trips to Las Vegas. When is the Government going to bail me out of over burdening taxes, health insurance and business blunders??

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

Sincerely,

Mr. Kendrick Porter
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