

From: Diane Davis, Dunwoody, GA

Subject: Electronic Fund Transfers

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Comments:

Feb 3, 2009

Federal Reserve Board Email comments

Dear Email comments,

In this time of personal financial difficulties for most Americans, it is outrageous that banks continue to charge an overdraft fee for debt card creating overdraft fees they did not sign up for. Banks today are taking Americans' money, homes, and futures by charging outlandish fees, lowering credit card limits (thus lowering credit scores) and refusing credit to the people they are supposedly serving. Yet, the Federal government gives bailout money to banks that spend outrageously to redecorate offices and send employees on lavish meetings. Isn't it time the people who support these banks get some relief and justice?

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

Sincerely,

Ms. Diane Davis  
Dunwoody, GA 30338-4526