From: Diana Hansen, Lake Elsinore, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please pass laws that define unscrupulous practices. Draft a law that can"t be changed simply by new politicians or heads of state. Draft laws to keep us safe and the playing field level. Draft laws that redifine "to promote the general welfare so that greedy power abusers can never do this again to the people of this country.

Yes please change this law but put a stop to companies ever being able to do this to us again. Our country and what it stands for could be more easily destroyed from within than from without. The financial mess we find ourselves is is a clear a example of how close we are to our own destruction.

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

Sincerely,

Ms. Diana Hansen Lake Elsinore, CA 92530-5153