

From: Philip Mosher, Warrensburg, NY

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks and their outrageous charges for overdrawn accounts,over the

limit charges and interest increases for ridiculous reasons have helped to bankrupt American cilizens. They also pray on college students who do not have any income other than student loans. They are vultures who pray on the young. Do something before we the citizens of the USA do away with the illegal Federal Reserve System.

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

Sincerely,

Mr. Philip Mosher
Warrensburg, NY 12885-1031