From: John Zeigler, Tyler, TX

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Until someone in government stands up for the people and demands an accounting from the banks for their abusive practices, it is they who will continue to run this country, by default. Banks who are too big to fail are too big to be banks. Encourage the FDIC to audit these corrupt institutions and close down the ones that are no longer viable.

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

Sincerely,

Mr. John Zeigler Tyler, TX 75701-6013