From: Catherine Isbell, Petersburg, VA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I believe big business in the US (most certainly including the Banking System) has treated consumers pretty much how ever they wish to treat us. It's time to stop the abuses and do things the "right" way. We should NOT be used as a good way for them to increase their revenue. That should be done by growing their BUSINESS, not by taking advantage of consumers.

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

Sincerely,

Ms. Catherine Isbell Petersburg, VA 23805-2432