

From: Ms. Joanne Norton, Boca Raton, FL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The ability for banks and/or credit card companies to "stiff" their own customers, is just so wrong. With all the consumers that this country has, no wonder we, the people, are now scratching dirt for food....!! Fees, overdraft, over the limit, over the hill. They make them up and THEY make money while the government loans them billions???? I'm so fed up.

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

Sincerely,

Ms. Joanne Norton
Boca Raton, FL 33486