From: Peter Iskiyan, Smyrna, GA

Subject: Electronic Fund Transfers

Comments:

Feb 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is time that the Federal Reserve which is financed more than 95% by US Taxpayers dollars, started to consider the interests of the majority instead of a interests of a few greedy and totally incompetent bankers.

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

Sincerely,

Mr. Peter Iskiyan Smyrna, GA 30080-5820