

From: James R. Randall
Subject: Electronic Fund Transfers

Comments:

James Randall

April 2, 2009

Comment Site Federal Reserve

Dear Comment Site Federal Reserve :

Please add this as ONE more form letter from a member of the Iowa Bankers Association (without the form letter).

I would like to add two personal comments:

1) we are still very much a market economy and the Board should NOT enforce price controls or rules which are in effect price controls. 2) in the highly regulated business of banking you are proposing making things MORE difficult; if you want something, make it SIMPLIFY a process. You control the clearing process . . . make it easier.

Sincerely,

James R Randall