From: Ms. Barbara Wright, Bridgeview, IL

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks are pickpocketing us every day. Yet we had to bail THEM out and now, our taxes will double, meaning we have to pay back the bailout money, not the banks.

Not only that they don"t charge you \$33 once for the overdraft, they charge you 3 times for the same transaction. It"s a rip off. I stopped using banks. I am with the Credit Union.

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

Sincerely,

Ms. Barbara Wright Bridgeview, IL 60455-1662