

From: James Bullock, Hollywood, FL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks and credit card companies are abusing the public, and not just those who misuse their credit privileges.

Unilateral "agreements" are cruel and inhuman punishment at a time when we are all already up the creek, even those who don't know it yet.

Congress has sold out to the banks at every step of the way; we need your protection and that of other regulatory agencies.

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

Sincerely,

Mr. James Bullock
Hollywood, FL 33019-1503