From: Darby Tarr, Carthage, PA Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

The BIBLE condemns Usury--but the government of the USA condones it by turning a blind eye to the banking system. It is time to take the right steps--to protect the consumers, not the hypocritical banking industry. We watched the Congressional hearings--every one of those CEOs denied that they were at fault! Then why are they the CEO of their institution?

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

Sincerely,

Mrs. Darby Tarr Carthage, NY 13619-1517