From: Mary Kisinger, Wayland, MA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Preventing financial institutions such as banks, which are necessary to our very survival in our US economy, from gouging the American people is LONG OVERDUE. I'm tired of outrageous fees, with no service. They are not entitled to rape us financially, which they now do.

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

Sincerely,

Ms. Mary Kisinger Wayland, MA 01778-1125