From: Heide Catherina Coppotelli, Lake Toxaway, NC

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I don"t overdraft and resent the idea that a bank can charge me for an over-draft protection service that I didn"t sign up for (and have declined over and over for years!!!).

By now, it doesn't take an Einstein to understand that the banks have had way too much power before this and that they killed our economy with it.

I will move my money to foreign banks before I"II tolerate this. And I will vote against officials who do not clip the wings and talons of these predators.

Those are the only powers I have, and believe me, I will use them--along with free speech that shares my views with everyone I know and meet.

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

Sincerely,

Dr. Heide Catherina Coppotelli Lake Toxaway, NC 28747-4601