From: Marh Reilly, Queensbury, NY

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

Isn't this just grand??? Right here in the land of the free we are screwed with out government intervention. I wonder if this is what our forefathers had in mind?

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

Sincerely,

Ms. Marh Reilly Queensbury, NY 12804-1011