From: Alice Thompson, Columbia, MO

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

If so much fault was found, at the idea of bailing out AUTOMAKERS recently- because of the wages that the workers were making- that they workers were FORCED to accept paycuts to receive the bailout money...why is it then that BANKERS are not also forced to cut wages to receive bailout money? Bankers are paid well- do light work- and find all sorts of may to woo the public in then ravage them with fees and threats. The banks have taken far more of my money over the years-I don't then they need to continue to take it now and at even higher rates.

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

Sincerely,

Mrs. Alice Thompson 5540 E Teton Dr Columbia, MO 65201-6867