From: Rob Brostoff, Cascade Locks, OR

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

We've bailed out the banks and all we/ve gotten for it is their cannibalizing each other, buying expensive French planes, rentention bonuses, and higher credit card interest rates and fees. It's time to reregulate or nationalize the banking system.

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

Sincerely,

Mr. Rob Brostoff PO Box 247 Cascade Locks, OR 97014-0247