

From: CHRISTINE PERRY, Brunswick, OH

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Banks place holds on CASH that I deposit which allows them to use my money FREELY but will not allow me to use my SAVINGS to back up my CHECKING in the event of overdraft.

Citizens are concerned about the US's economic position and we are expected to invest what little money we have left after paying all the TAXES, BANKS FEES AND SURCHARGES TO USE OUR OWN FUNDS, so exactly how are we to help the economy recover?

We have too many banks that are out of control. Pres. Bush can't keep the country safe from terrorism and watch everything but so far Pres. Obama hasn't given relief to small businesses to keep them going. I for one, am tired of bailing out the billion dollar industries and not holding them responsible for their actions. AIG basically laughed at the US when they spent their bailout money like they did. AIG should have to repay the taxpayers for the excessive spending that occurred. It took more than 8 years to get in this position and it is going to take a long time to get out of it. We need the right plan not the wrong immediate plan.

Bailouts are meant to keep the CEO, COO and top executives living their abundantly lavish lifestyles.

People need to remember what being an American is all about!
Fly the US Flag: red, white and blue!

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

Sincerely,

Ms. CHRISTINE PERRY
Brunswick, OH 44212-3657