From: Carol Rosenthal, North Hollywood, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

This has not happened to me, but I assure you I would be furious if it did...and would change banks immediately.

My tax dollars just bailed these banks out of the hole they put themselves into with their high greed and low ethics. The very least they can do is show in a tangible way their gratitude.

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

Sincerely,

Ms. Carol Rosenthal North Hollywood, CA 91606-3412