

From: Dennis Shay, East Liverpool, OH  
Subject: Electronic Fund Transfers

---

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is time the banking industry started working to help the people that support it instead of charging rediculas rates so they can pay their ceo"s outlandish bonases. I remember when anew car loan was four percent and a plain savings account paid five percent. I can"t see why we are being ripped off every day and our great goverment lets it continue.

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

Sincerely,

Mr. Dennis Shay  
East Liverpool, OH 43920-3465