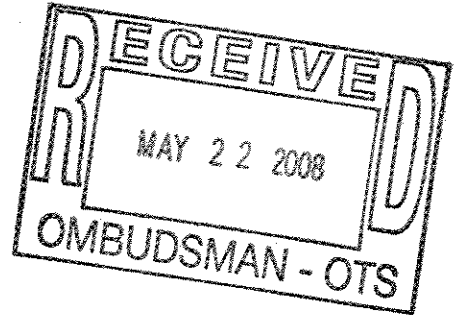


Marci Pfeiffer
14506 NE 5th Street
Bellevue, WA 98007

Frederick R. Casteel
Ombudsman
Office of Thrift Supervision
225 E John Carpenter Freeway, Suite 500
Irving, TX 75062-2326



Dear Mr. Casteel,

I am writing to you to urge you to support R-1314 or the "Unfair or Deceptive Acts of Practice" regarding credit card accounts and overdraft services for deposit accounts.

Please relay my support to those who most need to hear it.

Thank you for your help.

Sincerely,

Marci Pfeiffer
Marci Pfeiffer