

From: LINDA DEFRANG, Riverside, CA

Subject: Electronic Fund Transfers

Comments:

Mar 22, 2009

Federal Reserve Board Email comments

Dear Email comments,

I NEVER RECIEVED A BILL FROM ONE CARD. I ALWAYS PAY UPON RECEIPT OF BILL. WHEN THE NEXT BILL CAME THERE WAS A LATE FEE OF \$29.00. WHEN I CALLED IT WAS IMPLIED I WAS A LIAR ABOUT NOT GETTING A BILL. I ALWAYS PAY ON TIME AND MORE THAN THE MINIMUM DUE. THIS WAS PROCEEDED BY AN INCREASE OF 1% AFTER CONGRESS PASSED THE LAWS ABOUT CREDIT CARDS. WE GET RIPPED OFF BY CREDIT CARD COMPANIES, THE BANKS THAT OFFER US THE CARDS AND CONGRESS. NOW WE ARE ZAPPED BY OVERDRAFT CHARGES. WHEN DO WE GET A BREAK?

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

Sincerely,

Mrs. LINDA DEFRANG
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