

From: Doris Ruiz, Paterson, NJ  
Subject: Electronic Fund Transfers

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Comments:

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director:

Please take action on behalf of hard working citizens. The banks are stealing our hard earned money and filling their pockets. My children have been abused by the system. In college the bank institution my daughter did her banking with kept adding these fees until she lost every penny. When we went to the bank they were not helpful or understanding. A few weeks ago it happened again, this time she recouped her money but the FEES were not waived. When asked why this had happened she was told they signed her on with out informing her or her permission. This is unacceptable and I hope and pray that the Federal Reserve Board considers the hard working citizens of this great country.

Sincerely,

Doris Ruiz  
Paterson, NJ 07522