

From: Virginia Carlson, New Castle, DE

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

In recent years, credit card companies and banks have been allowed to escalate both interest rates and myriad charges for no reason except to legally "steal" money from their customers. Banks are allowed to charge me usurious fees to use MY MONEY. Credit card companies are allowed to deliberately make it very difficult to pay on time and then to criminally increase interest rates because they want to. It is time for this legalized robbery to END.

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

Sincerely,

Ms. Virginia Carlson
New Castle, DE 19720-7610