

From: Megan Brizzolara, San Quentin, CA

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have spent the last 10 years in virtual poverty because of a \$500 a month obligation to a Debt Management Program. How did I get like this?

I was a young student in Jr. College 20 years ago and was given several Visa and other credit cards I did not apply for. They just arrived in the mail!

Not having had any kind of "money smarts" I had no idea that they could charge me if I was late on a payment or for numerous other reasons.

When I became a Registered Nurse it got worse. Every major department store gave me credit I did not ask for. Long story short, I am 53 yrs old and STILL paying off thousands if dollars in credit card debt.

Banks should not be allowed to fleece young people like I was, and charge for every little possible transaction you can think of.

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

Sincerely,

Ms. Megan Brizzolara
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