

From: Jeri Khajeh-Noori, Clearwater, FL

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Make changes to credit card interest and fees effective immediately, not 18 months in the future. I have perfect credit, pay on time without fail and just had my rate increased from 9 to 13 percent to "make my account more profitable." This is my reward for paying my bills on time?

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

Sincerely,

Ms. Jeri Khajeh-Noori
Clearwater, FL 33761-4170