

From: Dr. Anne Pernichele, Lake Oswego, OR

Subject: Electronic Fund Transfers

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Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank usury is out of control. This is one sin we should take seriously. Interest rates need to be legislated, capped, consistent and regulated. Banks have shown themselves not capable of self-regulation, principled conduct and the long-range good. Also, how many people have NOT paid their mortgage with a credit card cash advance at one time or another in these recent hard times? Unregulated bank greed promises to undo any potential good that the Housing Rescue Bills may achieve. More bankruptcies, more housing losses, more economic depression. Whether it is a temporary moratorium on corporate greed or a permanent reality check for Wall Street royalty, we need help now, the middle class is under water and we need a wider pool on more level ground. Many Thanks!

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

Sincerely,

Dr. Anne Pernichele  
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