

From: H. Cox  
Subject: Electronic Fund Transfers

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Comments:

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Dear Federal Reserve: As a credit card holder, I feel that the credit card companies are ripping off the consumers by charging \$29-39 for late and overdraft fees. Therefore, causing the consumer's credit rates to go down, and making it harder for the average or retired person to make ends meet. They already charge high interest rates, and getting billions of dollars from the credit cards making them richer and the poor poorer. I would like to see the government limit the amount they can charge for the services. Thank you for your attention on this matter. H. Cox