

From: Richard Harrell, Newcastle, UT

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

When Bush and the Congress gave the Banks and Credit Card companys the go ahead on raising interest rates to as high as 30 percent for any reason,there went our economy.Pneed credit cards to purchase if rates are to high they can not use them bingo there goes the economy.  
thanks Rich

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

Sincerely,

Mr. Richard Harrell  
Newcastle, UT 84756-0093