

From: Blanca Garcia, Castro Valley, CA

Subject: Electronic Fund Transfers

Comments:

Blanca Garcia
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Federal Reserve Board

Dear Federal Reserve Board:

I think there should be a no if people don't have the funds to ask for funds. Some people plain out don't understand the rules of credit or that its expensive. We have to be realistic and see that most of these issues have happened with illiterate folks. How can they fin for themselves? They are kept slaves from the snakes that entramp them into debt. If a person doesn't understand how can they pull out. I think more monitoring needs to be made with the ones who go out and verify information. Most of the theft is done with the Realitor and Broker even the loan officers. We can't solve everything but somethings. It doesn't take a rocket scientist. My mom was robbed and everyone ignores. She worked hard for money that a minority stole from a minority. This is plain out wrong.

Sincerely,

Blanca Estella Garcia