

From: Clark Drumm, Ormond Beach, FL

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Yesterday I got a letter from one of my credit card banks stating that if I'm late, over my limit or several other bogus reasons they could charge me \$39 and raise my rate up to 29.00%. Can you believe that - 29.99! That is in addition to the overdraft that they wait like vultures to tack on any account.

Lucky for me I can pay them off each month, but I know that they're out there waiting for that one month that I forget to get the check in 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,

Mr. Clark Drumm  
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