

From: Linda Quinteros, Sacramento, CA

Subject: Electronic Fund Transfers

Comments:

Feb 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

Money is scarce even with a full time job, state is taking 10% for furlough and we're having a hard time keeping gas in our vehicles just to get to work. Why are the money lenders allowed to charge overdraft fees that break what little we have at the end of the month. Why are our political leaders allowing the banking industry to suck us dry - they get zero for borrowing but we have to pay 14 to 27% for any loans; personal, real estate, credit, etc. Please consider us who are struggling to keep America strong.

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

Sincerely,

Mrs. Linda Quinteros
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