

From: Mrs. Barbara McNamara, Joppa, MD

Subject: Electronic Fund Transfers

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

It is bad enough that the banks are charging even higher interest rates for loans, during these difficult economic times, but they are also paying laughable, negligible interest on actual savings accounts, AND they are cutting people's lines of credit OR canceling their accounts, even when they make their payments on time! Then, on top of that, these banks and lending institutions charge ridiculous fees, surcharges, and fines for anything and everything they could. Maybe our money will truly be safer stuffed in a mattress!

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

Sincerely,

Mrs. Barbara McNamara
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