

From: Winston BeLisle, Kennett, MO

Subject: Electronic Fund Transfers

Comments:

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March 18, 2009

Dear Federal Reserve Board:

I have the overdraft Protection Program on my checking act. The fee tha my bank charges me is a little over \$27/transaction. I was glad to be in the program, when the Ice Storm hit Southeast Missouri this past January. The President declared this area a Natural Disaster, even though it extended to the cities only, it should have been designated for personal losses as well. But I was overdrawn over \$600 in my acct. fees and all. Now the bank set up a Program to get the checking act. out of the red and called it a Fresh Start program. They "0" out the red lined checking account and one gets to pay back the overdrafted amount set up in monthly payments. To further my plight...I wish to add this...I'm a landlord with 20 houses now, all paid for...no mortgages on them. I've been trying to get a loan on my houses since 1999! I tried an affiliate of AGI, American General almost 4 yrs ago...they said no. I just got through paying off my loan with them on a truck title loan. Paid in full on time. then American General puts on my credit report that I paid on time and was good. When I go back to get a loan on my rental houses, they told me I was a credit risk!

I also tried Beneficial and over 99 banks and brokers since 1999. I hate credit bureaus, they won't let me put my story on their reports...what they give you to explain is not enough room or amount of words for explanation.

I also want to let you know that ever since you started putting the prime rate down, money got real tight...up that rate and you'll get more banks loaning! I contacted the FED Chairman a couple or three yrs ago on this with no reply or response at all. Get rid of the balloon mortgage too. I hope this helps you in your efforts.

Sincerely,

Winston BeLisle